

Page 1

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

MT. HAWLEY INSURANCE COMPANY,)
)
Plaintiff,)
)
vs.) No. 1:22-cv-10354-GHW
)
BEACH CRUISER, LLC and FLYWAY)
MANAGEMENT, LLC,)
)
Defendants,)
)
and)
)
NATIONWIDE GENERAL INSURANCE)
COMPANY,)
)
Intervenor Defendant.)
)

VIDEOCONFERENCE VIDEO-RECORDED DEPOSITION
OF GRAY COLLINS UNDER FRCP RULE 30(b)(6)
TAKEN ON BEHALF OF THE INTERVENOR DEFENDANT
NATIONWIDE GENERAL INSURANCE

DATE Friday, February 2, 2024
TIME: 10:04 a.m. - 1:05 p.m.
PLACE: By Videoconference

Reported by:
April Goldberg, FPR
Magna Legal Services
866-624-6221
www.MagnaLS.com

Page 2

Page 3

1 APPEARANCES VIA VIDEOCONFERENCE:
 2 TIMOTHY E. DELAHUNT, ESQUIRE
 3 DELAHUNT LAW, PLLC
 4 295 Main Street, Suite 836
 5 Buffalo, New York 14203
 6 tdelahunt@delahuntpllc.com
 7 Counsel for Plaintiff

8 RENIER P. PIERANTONI, ESQUIRE
 9 COOPER, LLC
 10 1345 Avenue of the Americas, Second Floor
 11 New York, New York 10105
 12 renier@cooperllc.com

13 Counsel for Defendants Beach Cruiser, LLC and
 14 Flyway Management, LLC

15 LUCAS D. KATZENMEIER, ESQUIRE
 16 RIKER DANZIG, LLP
 17 489 Fifth Avenue, 33rd Floor
 18 New York, New York 10110
 19 lkatzenmeier@riker.com

20 Counsel for the Intervenor Defendant Nationwide General
 21 Insurance Company

22 JAMES PRESTON GAINNEY, ESQUIRE
 23 BASS UNDERWRITERS, INC.
 24 6951 W Sunrise Boulevard
 25 Plantation, FL 33313
 26 jgainey@bassuw.com

27 Counsel for Gray Collier and Bass Underwriters, Inc.

28 ALSO PRESENT VIA VIDEOCONFERENCE:
 29 TYLER CROTTY, VIDEOGRAPHER

30

1	IN D E X	PAGE
2		TESTIMONY OF GRAY COLLIER
3		Direct Examination by Mr. atzenmeier 6
4		Cross Examination by Mr. Pierantoni 69
5		Redirect Examination by Mr. Katzenmeier 111
6		Recross Examination by Mr. Pierantoni 117
7		
8		CERTIFICATE OF OATH 120
9		CERTIFICATE OF REPORTER 121
10		ERRATA SHEET 122
11		READ & SIGN LETTER 123
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

Page 4

Page 5

1 DEFENDANTS' EXHIBITS

2 No.	Description	Page
3 1	Mt. Hawley Policy 8/2021 to 8/2022	20
4 2	Dwelling Supplemental Application Form	30
5 3	Allegheny Inspection Form	39
6 4	Allegheny Inspection Report	40
7 5	Mt. Hawley Underwriting Guidelines	44
8 6	Mt. Hawley Policy 8/2022 to 11/2023	48
9 7	Bass-USI February 2022 Emails	63
10 8	9/8/2022 Invoice	67
11 9	Bass Underwriters Subpoena	72
12 10	Mt. Hawley Underwriting Form	117

1 THE VIDEOGRAPHER: Good morning. We are now
 2 on the record. This begins the video deposition of
 3 Gray Collier in the matters of Mt. Hawley Insurance
 4 Company v. Beach Cruiser, LLC, Flyway Management,
 5 et al. Today is February 2, 2024, and the
 6 time is approximately 10:04 a.m. This deposition
 7 is being taken remotely via Zoom. The videographer
 8 is Tyler Crotty of Magna Legal Services and the
 9 court reporter is April Goldberg also of Magna.

10 Counsel, at this time could you please
 11 state your appearances and who you represent for
 12 the record.

13 MR. DELAHUNT: Good morning, everyone. Tim
 14 Delahunt, Delahunt Law, PLLC. Attorneys for
 15 Plaintiff, Mt. Hawley Insurance Company.

16 MR. PIERANTONI: My name is Renier Pierantoni
 17 from Cooper, LLC representing the Defendants in
 18 this matter, Beach Cruiser and Flyway.

19 MR. KATZENMEIER: Good morning, everyone. I'm
 20 Lucas Katzenmeier from Riker Danzig, LLP. We
 21 represent Intervenor Defendant, Nationwide General
 22 Insurance Company.

23 MR. GAINNEY: Good morning, everyone. I am Jim
 24 Gainey, and I'm here on behalf of the deponent,
 25 Gray Collier and Bass Underwriters, Inc.

2 (Pages 2 to 5)

<p style="text-align: center;">Page 6</p> <p>1 THE VIDEOGRAPHER: Thank you, Counsel. 2 Could the court reporter please swear in 3 our witness.</p> <p>4 THE COURT REPORTER: Please raise your right 5 hand. Do you swear or affirm the testimony you are 6 about to give will be the truth, the whole truth, 7 and nothing but the truth?</p> <p>8 THE WITNESS: I do.</p> <p>9 THEREUPON,</p> <p>10 GRAY COLLIER, 11 being by me first duly sworn to tell the whole truth, as 12 hereinafter certified, testified as follows:</p> <p>13 THE COURT REPORTER: Thank you. You may 14 proceed.</p> <p>15 DIRECT EXAMINATION</p> <p>16 BY MR. KATZENMEIER:</p> <p>17 Q. Good morn- -- good morning, Mr. Collier. As I 18 said, my name is Lucas Katzenmeier, an attorney for 19 Nationwide in this matter. And as I'm sure you're 20 aware, we're here for your deposition in response to a 21 subpoena issued by our office. Before we get into the 22 deposition proper, we're going to go over some ground 23 rules. First, you just took an oath, and that means 24 you're required to tell the truth in this deposition.</p> <p>25 Do you understand that?</p>	<p style="text-align: center;">Page 7</p> <p>1 A. I do. 2 Q. Before I move on, are you having trouble 3 hearing me? 4 A. No. 5 Q. Okay. Perfect. We have a court reporter, who 6 is taking down everything we say, with us today. And 7 because of that, and particularly because this is a 8 remote deposition, there are a couple specific 9 instructions to go over.</p> <p>10 First, your ques- -- responses to questions 11 must be verbal. You have to say yes or no or provide a 12 verbal response. What that means, you can't just shake 13 your head yes or no because that won't show up in the 14 transcript.</p> <p>15 Do you understand that?</p> <p>16 A. I do. 17 Q. Okay. Perfect. And second, we should make an 18 effort to avoid talking over as much as possible so that 19 we can get a clear record here. So when I ask a 20 question, please let me finish my question before you 21 begin your answer. And during your answer, I will make 22 an effort to refrain from asking a new question until 23 you are finished.</p> <p>24 Do you understand that?</p> <p>25 A. I do.</p>
<p style="text-align: center;">Page 8</p> <p>1 Q. Okay. Perfect. So when we're going through 2 these and you're giving your responses, I don't want you 3 to guess in giving your responses. If you don't know 4 the answer to a question, you can tell me that. If you 5 can give me an approximation on an answer, that's fine, 6 but please when you're doing so, tell me that you're 7 approximating in your answer.</p> <p>8 Do you understand?</p> <p>9 A. I do.</p> <p>10 Q. Okay. And the purpose of this deposition 11 today is to just get all the information we can. I'm 12 not here to try to trick you or swindle you into 13 something. So if you don't understand a question, if 14 something is unclear, please ask me.</p> <p>15 If you understand my question, or if you 16 answer my question without asking for clarification, I 17 will assume you've understood the question and we'll 18 move on.</p> <p>19 During the course of this deposition, your 20 attorney may object to a question. After your attorney 21 has voiced his objection, you can still answer unless 22 your attorney instructs you not to.</p> <p>23 Do you understand that?</p> <p>24 A. I do.</p> <p>25 Q. Okay. Perfect. If you need a break for any</p>	<p style="text-align: center;">Page 9</p> <p>1 reason, please let me know. I am more than happy to 2 take breaks whenever we need it, although I don't expect 3 this to be an overlong deposition today. But all I ask 4 is that if we -- if there's a question pending, I would 5 ask that you answer that question before we take a 6 break. Is that okay?</p> <p>7 A. Understood.</p> <p>8 Q. Okay. And lastly, as far as these 9 instructions go, when answering a question, please try 10 to limit your answer to the question posed, or your 11 communication during the deposition should be limited to 12 the context of the deposition. So what that means is, 13 unless we're taking a break, please no texting or 14 calling someone else during the course of the 15 deposition.</p> <p>16 Do you have a phone on your person?</p> <p>17 A. I do.</p> <p>18 Q. Okay. As long as that is reasonably on 19 vibrate or silent, that would be appreciated. And 20 please no using your phone to write or receive notes 21 during the course of the deposition.</p> <p>22 Any questions so far?</p> <p>23 A. No.</p> <p>24 Q. Perfect. All right. So have you taken any 25 medications today that could affect your ability to</p>

Page 10

1 provide truthful testimony?
 2 A. No.
 3 Q. Okay. Do you have any health problems that
 4 could affect your ability to provide truthful testimony?
 5 A. Not that I'm aware of.
 6 Q. Okay. Have you ever had your deposition taken
 7 before?
 8 A. I have.
 9 Q. How many times?
 10 A. Three.
 11 Q. Three.
 12 A. This would be the fourth.
 13 Q. I'm sorry. You said this would be four?
 14 A. This would be the fourth.
 15 Q. Okay. How recent were those other
 16 depositions?
 17 A. Not near. Past. Several years ago.
 18 Q. Okay. Would you say more than five years?
 19 A. For one of them, yes.
 20 Q. Okay.
 21 A. One of them was the last two years.
 22 Q. Okay. And for what reason were your
 23 depositions previously taken?
 24 A. Various.
 25 Q. Various?

Page 11

1 A. Nonparty witness in both cases.
 2 Q. Okay. Have you ever provided testimony at
 3 trial before?
 4 A. I'm sorry. Say that again.
 5 Q. Have you ever provided testimony at trial
 6 before?
 7 A. I have.
 8 Q. Okay. And what was the purpose of that?
 9 A. I was a witness for the prosecution on a agent
 10 theft matter in Brunswick, Georgia.
 11 Q. Okay. Thank you. So I'm going to move into a
 12 little bit of your background.
 13 Can you tell me who your current employer is?
 14 A. Bass Underwriters.
 15 Q. Okay. And I think we -- before we get too far
 16 removed from the background information, can you please
 17 spell your name for me?
 18 A. G-R-A-Y. Last name is Collier, C-O-L-L-I-E-R.
 19 Q. Okay. Thank you Mr. Collier.
 20 How long have you been at Bass Underwriters?
 21 A. 19 years and change.
 22 Q. 19 years. That's quite a while.
 23 What is your current position at Bass
 24 Underwriters?
 25 A. Branch manager of the Atlanta branch.

Page 12

1 Q. Okay. How long have you been in that
 2 position?
 3 A. Somewhere around 10 years.
 4 Q. 10 years. Okay. So it's fair to say you were
 5 in the same position during at least the period of
 6 August 2022 to August 2023?
 7 A. That's correct.
 8 Q. Okay. What are your responsibilities in your
 9 position?
 10 A. I overlook business as well as 16 employees
 11 that report in to me. Overall management of the branch.
 12 Q. Okay. How long have you been in the
 13 underwriting industry would you say?
 14 A. My entire time at Bass.
 15 Q. Okay. No previous companies underwriting?
 16 A. No, no.
 17 Q. Do you have a college degree --
 18 A. I do.
 19 Q. -- Mr. Collier? Where did you -- where did
 20 you attend college?
 21 A. University of Georgia.
 22 Q. Okay. And what years did you attend the
 23 University of Georgia?
 24 A. I graduated in 2003.
 25 Q. 2003. Okay. Any postgraduate education?

Page 13

1 A. No.
 2 Q. Okay. All right. Thank you very much,
 3 Mr. Collier.
 4 So if you could tell me in your words, what
 5 does Bass Underwriters do generally?
 6 A. We are a wholesale insurance agent.
 7 Q. Okay.
 8 A. Customers are the insurance agents. Our -- we
 9 place business on their behalf of insurance carriers.
 10 Q. Okay. Do you work with multiple insurance
 11 carriers?
 12 A. We do.
 13 Q. About how many would you say?
 14 A. This is a guess, but it's -- it's north of 30.
 15 Q. Okay.
 16 A. It could be many more.
 17 Q. Okay. Okay. Well, like I said, if you can --
 18 if you can avoid guessing, please do so, but...
 19 A. I don't know the exact number.
 20 Q. Right. I appreciate that.
 21 Okay. So in the course of that, does Bass
 22 Underwriters work for Mt. Hawley? Mt. Hawley Insurance
 23 Company?
 24 A. Yes, yes.
 25 Q. Okay. And is that Mt. Hawley Insurance

Page 14

Page 15

1 Company or RLI Insurance Company?
 2 A. RLI is a parent company. Mt. Hawley Insurance
 3 Company is the paper that most of their policies are
 4 written on.
 5 Q. Okay. Is -- and just so I understand clearly,
 6 is Bass Underwriters' relationship with RLI as the
 7 parent company or Mt. Hawley as the insurance company?
 8 A. It would be RLI as the parent company.
 9 Q. RLI. Okay. Thank you.
 10 What's -- how long has Bass Underwriters had a
 11 relationship with RLI?
 12 A. To some extent my entire career.
 13 Q. Okay. And what services, if you could give me
 14 an idea, does Bass Underwriters perform for Mt. Hawley?
 15 A. We provide -- it depends on which business
 16 unit, but we trade with several of their underlying
 17 business units, whether it be a brokerage-type situation
 18 and/or a delegated authority situation.
 19 Q. Okay. Does -- is Bass Underwriters involved
 20 in underwriting the policies issued on Mt. Hawley paper?
 21 A. In some cases, yes.
 22 Q. Okay. In those cases where RLI or -- I'm
 23 sorry -- Bass is involved in the underwriting process
 24 for policies written on Mt. Hawley paper, how does the
 25 underwriting process start?

1 A. With a application from an agent.
 2 Q. Okay. And is that application sent directly
 3 to Bass Underwriters?
 4 A. Yes, from the -- from the agent. Correct.
 5 Q. From the agent. Okay. The application
 6 materials, are those provided by Bass Underwriters or
 7 another party?
 8 A. There's a standard in insurance called the
 9 ACORD application which is provided by the agent. Bass
 10 Underwriters does not provide that.
 11 Q. Okay.
 12 A. Subsequent required documents that the carrier
 13 requires would be provided by us.
 14 Q. Okay. What about any supplemental materials
 15 that might accompany an ACORD application? Are those
 16 provided by Bass Underwriters or the agent?
 17 A. Usually by Bass.
 18 Q. Usually by Bass. So at -- I'm just trying to
 19 get an idea of how this initial stage works, so if you
 20 can tell me when would Bass provide those supplemental
 21 materials to the agents?
 22 A. That varies. Sometimes prior to the
 23 submission if they ask for one or have a question.
 24 Sometimes it accompanies a quote. So, you know, it just
 25 varies.

Page 16

Page 17

1 Q. Okay. Okay. Does -- does Bass have any --
 2 strike that for now.
 3 So after the application is received by Bass
 4 Underwriters, what is Bass's process going forward with
 5 the underwriting process?
 6 A. How we look at the application and see what
 7 they're looking to cover, I guess. You basically triage
 8 the risk and, you know, read it and see what the -- what
 9 they're looking to insure.
 10 Q. Okay. And does Bass Underwriters communicate
 11 with the insurer during this process?
 12 A. You said "the insurer"?
 13 Q. Yes.
 14 A. At times, yes.
 15 Q. Okay. When Bass Underwriters is, for example,
 16 working with RLI, does Bass Underwriters communicate
 17 with RLI during the underwriting process?
 18 A. At times, yes.
 19 Q. Okay. Under what circumstances would Bass
 20 Underwriters reach out to RLI or another insurance
 21 company during the underwriting process?
 22 A. There's a million different scenarios in which
 23 that may happen, so that's -- that's pretty vague.
 24 Q. Uh-huh. It was pretty vague. Let me, I
 25 guess, ask you more specifically with respect to the

1 policies at issue here.
 2 So are you familiar with Beach Cruiser, LLC?
 3 A. I am.
 4 Q. Okay. And did Bass Underwriters assist in the
 5 underwriting process for a policy or policies issued to
 6 Beach Cruiser?
 7 A. Yes.
 8 Q. Okay. What was your role in the underwriting
 9 process for those policies?
 10 A. Specifically, you know, looking at the
 11 applications, you know. Identifying what needs to be
 12 quoted and/or coverage needed and then providing a quote
 13 based on that information.
 14 Q. Okay. Do you recall when you -- strike that.
 15 When did you first receive an application for
 16 insurance from Beach Cruiser?
 17 A. I don't recall off the top of my head.
 18 Q. You don't recall.
 19 All right. Did Bass Underwriters receive an
 20 insurance application or an application for insurance
 21 from Beach Cruiser?
 22 A. We didn't receive anything from Beach Cruiser.
 23 We received an application from Beach Cruiser's
 24 insurance agent.
 25 Q. Okay. And are you familiar with the materials

5 (Pages 14 to 17)

Page 18

Page 19

1 that were submitted by the agent on behalf of Beach
 2 Cruiser?
 3 A. I am.
 4 Q. Okay. Let's see. So what was the extent of
 5 communication between Bass and Mt. Hawley during the
 6 underwriting process, specifically for the policies for
 7 Beach Cruiser?
 8 A. I don't recall.
 9 Q. Don't recall. Was there any communication
 10 between Bass Underwriters and Mt. Hawley during the
 11 underwriting process for the policies issued to Beach
 12 Cruiser?
 13 A. I don't remember.
 14 Q. Okay. Do you recall when -- strike that.
 15 When was the first policy issued by Bass
 16 Underwriters to Beach Cruiser?
 17 A. Are you asking specifically about the policy
 18 that we're talking about today?
 19 Q. Well, so I guess I'll address that first.
 20 When you say the "policy we're talking about
 21 today," what policy do you understand that to be?
 22 A. It looks like a 2020 -- excuse me -- 2021
 23 year.
 24 Q. And let me -- let me do this for you. I can
 25 share my screen and go ahead and pull that up.

1 Can you see my screen, Mr. Collier?
 2 A. I can.
 3 Q. Okay. And I'll scroll down a bit, but does
 4 this policy -- tell me if you -- as soon as you know,
 5 does this policy look to be the policy that you're
 6 referring to as the policy we're here to discuss today?
 7 A. Slow down. It's one of the Mt. Hawley
 8 policies. You scrolled past the effective date fast, so
 9 I didn't catch that.
 10 Q. Oh, I'm sorry.
 11 A. It's a 2021 to 2022 term, so that's the --
 12 that's the policy that --
 13 Q. Okay.
 14 A. -- we're talking about today, yes.
 15 Q. Okay. And you understand that to be the
 16 policy issued to Beach Cruiser?
 17 A. I do.
 18 Q. Okay. And is this a renewal policy, or is
 19 this the initial policy?
 20 A. I believe that's a renewal policy.
 21 Q. Okay. Okay. And the Policy No. here it says
 22 GGL26067; correct?
 23 A. Yes.
 24 Q. So that's the '21 to '22 policy period.
 25 MR. KATZENMEIER: Can we go ahead and mark

Page 20

Page 21

1 this as Nationwide Exhibit 1?
 2 THE COURT REPORTER: Noted.
 3 MR. KATZENMEIER: Okay. Thank you.
 4 BY MR. KATZENMEIER:
 5 Q. Okay. I just need to find my place to where
 6 we were before this.
 7 Okay. Mr. Collier, can you tell me what
 8 Bass's role was in issuing this specific policy to Beach
 9 Cruiser?
 10 A. Our role -- well, our role is to accept the
 11 information given by the retail agent and to issue a
 12 policy on behalf of Mt. Hawley Insurance Company.
 13 Q. Okay. Take me through the underwriting
 14 process for this policy to Beach Cruiser. So you would
 15 have accepted a -- you received an application for
 16 insurance presumably from the agent for Beach Cruiser;
 17 correct?
 18 A. Correct.
 19 Q. And then what?
 20 A. I'm sorry. I missed that.
 21 Q. I said and what would have happened after you
 22 received an application for insurance from Beach
 23 Cruiser's agent?
 24 A. Oh. I read the application and see what it is
 25 they're looking for.

1 Q. Okay. After reading the application, would
 2 there have been any communication with Mt. Hawley at
 3 that point?
 4 A. Would there have been or was there?
 5 Q. Well, was there?
 6 A. I don't -- I don't remember.
 7 Q. Okay. Generally, would there have been?
 8 A. It depends. I mean, in some cases, yes. But
 9 in this case, I don't believe so.
 10 Q. Okay. To your knowledge, was there any
 11 communication with Mt. Hawley -- between Mt. Hawley and
 12 Bass Underwriters prior to the issuance of this policy?
 13 A. I don't recall.
 14 Q. Okay. Is Bass Underwriters authorized to
 15 issue policies on Mt. Hawley's behalf?
 16 A. Yes.
 17 Q. Okay. And is Bass Underwriters required to
 18 communicate with Mt. Hawley prior to the issuance of
 19 those policies?
 20 MR. GAINY: I'm going to object to form.
 21 BY MR. KATZENMEIER:
 22 Q. Do you have a -- you can still answer.
 23 MR. GAINY: You can answer, Gray.
 24 THE WITNESS: Oh.
 25 MR. GAINY: It's fine, yeah.

6 (Pages 18 to 21)

<p style="text-align: right;">Page 110</p> <p>1 mind very much -- I'll stop sharing -- can you 2 bring that invoice that you had? I forgot what 3 exhibit it was.</p> <p>4 BY MR. PIERANTONI:</p> <p>5 Q. Okay. Mr. Collier, do you recognize this 6 document from before?</p> <p>7 A. I do.</p> <p>8 Q. Are you aware that the invoice was, in fact, 9 paid by the insured, Beach Cruiser?</p> <p>10 A. I have no personal knowledge of it at all.</p> <p>11 Q. Do you have any reason, or are you aware of 12 any facts or circumstances, that would lead you to 13 believe that the insured did not pay this invoice?</p> <p>14 A. I'm not.</p> <p>15 Q. Okay.</p> <p>16 MR. PIERANTONI: Okay. I have no further 17 questions right now depending on what further 18 questions I hear from other counsel.</p> <p>19 Thank you, Mr. Collier.</p> <p>20 MR. GAINNEY: He said "thank you."</p> <p>21 THE WITNESS: You're welcome.</p> <p>22 MR. KATZENMEIER: Let me stop sharing my 23 screen for now. I just have a -- still no 24 questions, Tim?</p> <p>25 MR. DELAHUNT: Yeah. No, I'm all set.</p>	<p style="text-align: right;">Page 111</p> <p>1 Thank you.</p> <p>2 MR. KATZENMEIER: Okay. I just have a few 3 follow-up questions for you, Mr. Collier.</p> <p>4 REDIRECT EXAMINATION</p> <p>5 BY MR. KATZENMEIER:</p> <p>6 Q. The first of which is, I want to refer back to 7 the supplemental application form. And I can pull that 8 up if you need me to, but is it your understanding that 9 the date on that supplemental application form was 10 September 2, 2020?</p> <p>11 A. That's correct.</p> <p>12 Q. Okay. And the -- I just want to clarify that 13 the policy period for what I think we're referring to as 14 policy number one, which was that -- I don't have it 15 pulled up -- but the 19322 number?</p> <p>16 A. That's correct.</p> <p>17 Q. That policy inception August 31, 2020; is that 18 correct?</p> <p>19 A. That sounds right.</p> <p>20 Q. Okay. So my question is that -- is it fair to 21 say that that supplemental application -- Supplemental 22 Dwelling Application form dated September 2020 was 23 submitted in connection with the application for what 24 we're referring to as policy number one?</p> <p>25 A. That's correct.</p>
<p style="text-align: right;">Page 112</p> <p>1 Q. Okay. Did Bass ever request an updated 2 Supplemental Dwelling Application form from Beach 3 Cruiser?</p> <p>4 MR. GAINNEY: Object to form.</p> <p>5 THE WITNESS: I don't recall. It's possible.</p> <p>6 BY MR. KATZENMEIER:</p> <p>7 Q. Okay. Did Bass ever request an updated 8 supplemental application form on behalf of Beach Cruiser 9 from USI?</p> <p>10 A. I don't recall.</p> <p>11 Q. Okay. Was that same Supplemental Dwelling 12 Application form used for -- in connection with the 13 renewal of the policy for what we're calling policy two 14 and policy three?</p> <p>15 A. I can't speak to policy three. But for policy 16 two, yes.</p> <p>17 Q. Okay. And was a renewed Supplemental Dwelling 18 Application form not required for that renewal?</p> <p>19 A. For which one?</p> <p>20 Q. For policy number two.</p> <p>21 A. For policy number two, I don't have the 22 carrier guidelines in front of me, but I understand it's 23 every third year a new application is required.</p> <p>24 Q. Okay. And that would be for Mt. Hawley's 25 underwriting manual?</p>	<p style="text-align: right;">Page 113</p> <p>1 A. I believe so, yes.</p> <p>2 Q. Okay. Which is the document we referred to 3 earlier as the underwriting guidelines; correct?</p> <p>4 A. Correct.</p> <p>5 Q. Okay. Let's see. Would -- so after -- if 6 Bass had discovered that through the course of its 7 investigation or any application submitted by the 8 insured that the risk of policy covered was ineligible 9 for Mt. Hawley's underwriting guidelines, would it issue 10 a renewal of the policy?</p> <p>11 MR. GAINNEY: Object to form.</p> <p>12 THE WITNESS: I'm sorry. I missed the -- and 13 I apologize.</p> <p>14 MR. KATZENMEIER: Yes.</p> <p>15 THE WITNESS: I missed a second of the 16 question.</p> <p>17 MR. KATZENMEIER: Yeah. I can -- I can 18 rephrase.</p> <p>19 BY MR. KATZENMEIER:</p> <p>20 Q. So if Bass became aware that an insured risk 21 under a policy was ineligible per Mt. Hawley's 22 underwriting guidelines, or the underwriting manual as 23 you've called it, would Bass Underwriters renew that 24 policy?</p> <p>25 MR. GAINNEY: Object to form.</p>

Page 118

Page 119

1 underwriting application would be marked and
 2 entered as that number.

3 BY MR. PIERANTONI:

4 Q. Now that you've seen the Mt. Hawley
 5 underwriting application, sir, and the questions that
 6 are set forth therein, would you have used that
 7 application instead of the one that was used --

8 MR. GAINY: Objection.

9 MR. PIERANTONI: -- for Beach Cruiser in
 10 issuing coverage?

11 MR. GAINY: Sorry. Objection. Form.

12 THE WITNESS: It's impossible to say.

13 BY MR. PIERANTONI:

14 Q. Is it something that Bass could have done,
 15 could have used that Mt. Hawley underwriting
 16 application?

17 MR. DELAHUNT: Objection.

18 MR. GAINY: Yeah. Objection to form.

19 THE WITNESS: Yes, we could have.

20 MR. PIERANTONI: I have no further questions.

21 MR. DELAHUNT: I have no questions.

22 MR. GAINY: I have no questions.

23 MR. PIERANTONI: All right. Thank you,
 24 Mr. Collier. I appreciate your time and, Counsel,
 25 yours as well. Thank you.

1 MR. DELAHUNT: Thanks, guys. Have a good one.
 2 THE VIDEOGRAPHER: This marks -- I'm sorry,
 3 Luke. Do you have more?

4 MR. KATZENMEIER: Before we go, I was just
 5 going to ask if we could get a rough of the
 6 transcripts.

7 THE VIDEOGRAPHER: Let me just close out the
 8 video record, if you don't mind.

9 This marks the end of today's testimony.
 10 We are going off the record. The time is 1:05 p.m.

11 (The deposition concluded at 1:05 p.m.)

12 (After the conclusion of the deposition,
 13 Defendants' Exhibit Nos. 1 through 10 were
 14 marked for identification.)

Page 120

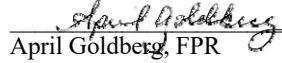
Page 121

CERTIFICATE OF OATH

1 THE STATE OF FLORIDA
 2 COUNTY OF POLK

3 I, April Goldberg, Florida Professional
 4 Reporter, Notary Public, State of Florida, certify that
 5 GRAY COLLIER personally appeared before me via
 6 videoconference on the 2nd day of February, 2024, and
 7 was duly sworn.

8 Signed this 8th day of February, 2024.

9 
 10 April Goldberg, FPR
 11 Florida Professional Reporter
 12 Notary Public, State of Florida
 13 Commission #GG 966379
 14 Expires: June 16, 2024

15 Produced Identification: X
 16 Identification Produced: Georgia Driver's License

CERTIFICATE OF REPORTER

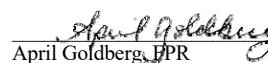
1 THE STATE OF FLORIDA
 2 COUNTY OF POLK

3 I, April Goldberg, Florida Professional
 4 Reporter, do hereby certify that I was authorized to and
 5 did stenographically remotely report the videoconference
 6 deposition of GRAY COLLIER; that a review of the
 7 transcript was requested; and that the foregoing
 8 transcript, pages 5 through 119, is a true and complete
 9 record of my stenographic notes.

10 I further certify that I am not a relative,
 11 employee, attorney, or counsel of any of the parties,
 12 nor am I a relative or employee of any of the parties'
 13 attorney or counsel connected with the action, nor am I
 14 financially interested in the action.

15 The foregoing certification of this transcript
 16 does not apply to any reproduction of the same by any
 17 means unless under the direct control and/or direction
 18 of the certifying reporter.

19 Dated this 8th day of February, 2024.

20 
 21 April Goldberg, FPR
 22 Florida Professional Reporter



Page 122

1 PLEASE ATTACH TO THE DEPOSITION OF: GRAY COLLIER
 2 IN THE CASE OF: MT. HAWLEY V. BEACH CRUISER 2/2/2024
 3 ERRATA SHEET
 4 INSTRUCTIONS: Please read the original transcript of
 5 your deposition and make note of errors or amendments
 6 in transcription on this page. DO NOT MARK on the
 7 original transcript itself. Please sign and date this
 8 sheet.
 9 PAGE LINE ERROR OR AMENDMENT REASON FOR CHANGE
 10 _____
 11 _____
 12 _____
 13 _____
 14 _____
 15 _____
 16 _____
 17 _____
 18 _____
 19 _____
 20 _____
 21 _____
 22 Under penalties of perjury, I declare that I have read
 23 the foregoing document and that the facts stated in it
 24 are true.
 25 Signature of Deponent: _____
 Date: _____

Page 123

1 February 8, 2024
 2 JAMES PRESTON GAINNEY, ESQUIRE
 3 BASS UNDERWRITERS, INC.
 4 6951 W Sunrise Boulevard
 5 Plantation, FL 33313
 6 jgainey@bassuw.com
 7
 8 Re: Mt. Hawley v. Beach Cruiser
 9 Deposition of: Gray Collier
 10 Dear Mr. Gainey:
 11 Please take notice that on the 2nd day of
 12 February, 2024, your client gave their deposition in the
 13 above-referred matter. At that time, your client did
 14 not waive their signature. It is now necessary that
 15 your client sign their deposition.
 16 Please call our office at the below-listed
 17 number to schedule an appointment between the hours of
 18 9:00 a.m. and 4:30 p.m., Monday through Friday.
 19 If you do not read and sign the deposition
 20 within a reasonable time, the original, which has
 21 already been forwarded to the ordering attorney, may be
 22 filed with the Clerk of the Court. If you wish to waive
 23 your signature, sign your name in the blank at the
 24 bottom of this letter and return this letter to us.
 25 Very truly yours,
 19 MAGNA LEGAL SERVICES
 20 Seven Penn Center
 21 1635 Market Street - 8th Floor
 22 Philadelphia, PA 19103
 23 866-624-6221
 24 I do hereby waive my signature:
 25
 24 GRAY COLLIER
 cc via email: All counsel of record

A			
a.m	1:18 5:6 67:20,23 123:12	18:19 37:25 39:24 9:25 10:4	122:7
ability	9:25 10:4	affect	amendments
able	93:3,8	6:5	122:4
above-referred	123:9	agency	Americas
accept	20:10	108:25	2:7
acceptabilities	59:16	agent	AN1246602
acceptability	58:21	11:9 13:6 15:1,4,5,9 15:16 17:24 18:1	64:23
accepted	20:15	agents	and/or
accepts	114:8	12:12 34:4,5 48:24	14:18 17:12 85:3
access	27:23	48:24 60:25 62:10	93:10 114:14
accident	86:18,21,22	66:2,13,22,25,25	121:14
accompanies	15:24	81:24 89:19,20,20	answer
accompany	15:15	89:21,22 90:1,19	7:21,21 8:4,5,7,16,21
account	48:24 90:19	108:18 109:14	9:5,10 21:22,23
ACORD	15:9,15 57:7	ago	22:9 24:17 26:7
acting	87:21	13:8 15:21 23:24	28:3 38:17 41:18,22
action	70:15,19,21 71:3 85:9 88:8 121:11,12	agree	42:11,13 44:12
actual	54:18,20	10:17 50:5 52:20	51:18 53:23 56:18
adding	98:18 99:18 100:21 102:7	93:9	56:20 61:16 74:25
additional	109:1	agreement	77:1 78:6 87:12
address		22:13,16,21	88:17 95:11 99:24
		ahead	100:4 101:8
		18:25 19:25 55:21	answered
		63:4 67:5 78:21	28:10 35:3 85:11
		86:1 93:16	101:8,23 102:19
		air	answering
		68:9,10,20	9:9
		Airbnb	apologies
		94:7,18,25 105:8,16	68:20 80:16 103:14
		105:25 106:10,12	apologize
		al	55:8 59:25 88:25
		5:5	113:13
		alarm	app
		107:5	55:10 103:3 104:3,10,18
		Allegheny	105:15,17 106:13
		4:5,6	106:17 107:7,17,19
		allow	app-
		69:9	108:4 109:7,19
		aloud	27:5,7,10
		81:16 91:23 96:23	app-
		AMENDMENT	105:20 108:9
			appearance
			2:1 5:11
			appeared
			120:8
			appearing
			75:10,23
			appears
			38:3 39:22 40:1
			applications
			17:11 34:2,5 61:7
			applies
			91:16
			apply
			37:3 107:14 121:13
			appointment
			123:11

appreciate	122:1	91:1 101:16 103:2	38:10 41:16,24 42:2
13:20 68:15 118:24		104:9,17,20 109:18	42:6,7,22 44:10
appreciated	12:20,22	109:24 110:8,11	45:3,10 49:5 51:1
9:19		113:20 116:24	51:21 53:2,7,20
appropriate	23:9	117:16	55:2,4,19 56:1,14
78:8			57:2,10 58:4,15
approve	6:18 8:20,20,22		59:2,12,19 60:3,22
43:7	76:13,13,20 77:3		61:6,8,15 64:18
approximately	78:2,5 81:24 121:10		66:1,20,23 73:10
5:6	121:11 123:14		74:12 77:11,16,22
approximating			78:11,12 80:5 81:12
8:7			85:25 86:7 90:2,7
approximation			90:18,22 91:13,20
8:5			92:11 93:12,19 95:5
April			95:18 96:2,7 104:2
1:23 5:9 120:6,14			104:9,14,14,17
121:6,18			106:13,15,17,23
areas			107:2,20,21 108:4,7
92:23			108:10,13,16 109:6
asked			109:8,12,18 112:1,7
35:4 77:9 85:10			113:6,20,23 114:9
88:15 101:9,23			114:20,22 115:5,10
asking			116:8,16,19 117:1
7:22 8:16 18:17			117:16 118:14
27:16 32:18 52:21			123:2
58:12 59:8 60:23			Bass's
73:9 75:13 83:3,19			16:4 20:8 78:1 80:23
86:24 97:23 98:7			90:14 97:2
99:24 100:8,25			Bass-USI
101:25 105:19			4:9
106:11 109:12			Beach
asks			1:6 2:9 5:4,18 17:2,6
62:16 100:11			17:16,21,22,23 18:1
aspect			18:7,11,16 19:16
33:12			20:8,14,16,22 22:24
asserting			23:3,5,14 24:7,13
76:21			25:6,14,24 26:11,11
assist			26:18 29:9,14,18,21
17:4			30:6 31:15,20 32:3
assistant			32:10,21 33:2,4,10
28:20 29:11,12 36:10			33:13,20 36:12,15
assume			37:5,22 49:2 51:21
8:17 74:15			52:17 53:2 55:20
Atlanta			56:2,15 58:14 62:25
11:25			63:25 64:4,19 69:4
ATTACH			70:3,16 82:2,4,6
85:22 87:5 88:4,9			

83:23 91:12,13,17 104:4,10 106:13 107:18 108:5 110:9 112:2,8 116:17,25 117:17 118:9 122:2 123:5	bottom 25:2 74:24 75:2 80:24 94:1 105:9 123:15 Boulevard 2:17 123:3 branch 11:25,25 12:11 38:9 break 8:25 9:6,13 67:10,21 breaks 9:2 brief 49:19 bring 80:12,19 90:4 91:4 95:25 99:5 100:12 110:2 broad 85:4 Broadly 37:1 broken 50:1 92:24 brokerage-type 14:17 brought 23:8 Brunswick 11:10 Buffalo 2:3 building 48:12 buildings 30:8 bullet 96:18,18 bullet-pointed 96:17 business 12:10 13:9 14:15,17 BOR 28:4,24 31:14,20 82:2 bother 59:4,9,12,13,21 95:24	businesses 58:1 buy 41:10 <hr/> C C-O-L-L-I-E-R 11:18 call 27:3,9,10 30:16 31:8 31:9 75:21 76:2 77:4 123:11 called 15:8 31:11 86:19 113:23 caller 27:10 calling 9:14 112:13 cancel 41:24 42:3 56:6 71:2 canceled 49:14 51:21,25 52:3 52:12 54:6,21 canceling 42:8 cancellation 42:19 44:24 45:1 46:12 48:16 49:8 52:13,17,21 54:9,11 54:16,18,20 114:15 career 14:12 Carolina 23:16 38:9 carrier 15:12 28:5 51:16 70:19 86:4 92:7,8,9 92:13 93:10 112:22 114:1,6,7 carrier's 115:11 carriers 13:9,11 case 21:9 30:20 54:14	69:5 79:18 84:3 87:12 92:5 107:25 108:1,19 122:2 cases 11:1 14:21,22 21:8 71:16 catch 19:9 73:2 96:20 cause 30:11 cc 123:25 CCP988057 65:8 Center 123:19 Century 65:9 certain 42:25 43:4 45:14,16 54:12 57:12,14,17 57:20 60:4 85:1 116:9,18 certainly 25:9 certainty 51:19 CERTIFICATE 3:8,9 120:1 121:1 certification 121:13 certified 6:12 certify 120:7 121:6,10 certifying 121:14 change 11:21 27:14 29:18 30:11 58:8,17,20,23 59:3,14 87:12 100:3 100:22,24 122:7 changed 29:14 98:20 changes 60:20,24 99:19
--	--	--	---

changing	86:17	communicate	71:11 87:13 111:23
98:18		16:10,16 21:18 22:7	112:12
charge	7:19 35:2 58:12 59:8	22:17,18 76:1	consecutive
101:6	77:24 80:10 83:1,8	communication	32:4
Charleston	88:12 98:15 108:24	9:11 18:5,9 21:2,11	consider
23:16 38:9 81:13	clearly	61:4 62:1 76:7	76:24
check	14:5 84:16	communications	considered
117:8	Clerk	77:15,16 78:12	98:11 102:22
choppily	123:14	companies	considering
64:12	client	12:15	63:23
Christmas	123:8,9,10	company	constituted
31:6	close	1:3,10 2:15 5:4,15,22	91:11
circumstance	104:23 119:7	13:23 14:1,1,2,3,7,7	contact
34:7 41:17	college	14:8 16:21 20:12	108:18
circumstances	12:17,20	50:15 61:11 65:3,7	contained
16:19 34:11 36:23	Collier	70:3,14 91:15 93:17	34:2 45:5,6,7,8,17
37:1 38:25 40:20	2:19 3:3 5:3,25 6:10	company's	58:5 61:21
42:7,10 49:13 57:12	6:17 11:18,19 12:19	33:9 61:8	contains
57:14,23,24 58:3,8	13:3 19:1 20:7	complete	28:6
58:13,15 59:1 60:17	23:21 37:9 39:16	85:15 121:8	contemporaneous
87:6 88:4,9 110:12	42:14 43:14 44:8	completed	31:24 32:8
114:10	54:22 61:25 62:15	52:13	context
claim	63:18 65:19,20,23	completely	9:12 63:18,21 93:7
30:17,21 71:14 77:19	66:8 69:3,13,21	85:20 88:10 98:19,21	94:11
79:17 81:19 82:7,13	71:21 74:3 78:12	101:7	continue
82:16,19,24 83:8,9	80:22,23 86:24	comply	114:5
83:16,20,22 84:1,2	92:23 96:5 103:10	115:18	contradicted
84:5,9,11,15,21	104:15 105:8 110:5	computers	107:6,20 108:8 109:7
85:7,9,23,24,25	110:19 111:3	103:16	contradicts
86:3,9,19 87:1,7,13	115:24 117:13	concluded	106:16
88:6,8	118:24 120:8 121:7	119:11	control
claiming	122:1 123:6,24	conclusion	77:12 78:16 121:14
77:11	COLLINS	119:12	convey
clarification	1:13	condition	61:1
8:16 90:20	colloquy	41:12 68:21 85:2	cool
clarified	77:9	condition-type	71:19
56:1	come	49:21	Cooper
clarify	29:21 88:15 116:17	confer	2:7 5:17
32:13 36:18 54:8	comes	109:13	copy
55:10 56:13 59:17	96:8 106:15	confirm	47:10
89:18 108:13,17	coming	81:5	corporate
109:19 111:12	68:19	confused	28:23 104:15
clarity	Commission	54:11	correct
77:3 101:25 109:15	120:16	connected	12:7 15:4 19:22
109:17	commonly	121:11	20:17,18 23:3,4
clean	26:5,8	connection	24:4,10 25:19,21

29:15 35:9,16,17 37:19,20,25 38:5 40:15 41:8 46:4,10 46:13,21,24,25 47:15,17 48:13 52:14,22,22 54:4 56:8 57:9,12,13 58:25 59:5 62:6,7 62:18 63:1 66:6 67:3 71:1 72:11,25 73:21 79:19 83:2,6 84:10 86:20 87:8,10 88:16 89:21,22 90:23,24 91:13,18 91:19,21 92:13,14 93:20,22 97:4 106:1 108:20,21 111:11 111:16,18,25 113:3 113:4	55:17 58:3 113:6 114:14,16 court 1:1 5:9 6:2,4,13 7:5 20:2 30:2 39:12 40:10 44:5 48:1 63:7,15 67:8 87:18 87:20,25 117:23 123:14 courtesy 68:13,13 cover 16:7 65:15 coverage 17:12 54:24 82:24 91:17,18 104:4,10 104:18 114:7,23 118:10 covered 113:8 covering 115:7 coversheet 73:12,13 criteria 59:15 Cross 3:5 69:1 Crotty 2:21 5:8 Cruiser 1:6 2:9 5:4,18 17:2,6 17:16,21,22 18:2,7 18:12,16 19:16 20:9 20:14,16 22:24 23:3 23:6 26:11,18 29:10 29:21 31:15,21 32:3 32:10,21 33:2,4,10 33:20 36:12,15 37:22 51:21 52:17 53:2 55:20 56:2,15 58:14 62:25 64:1,4 64:19 69:5 70:3,16 82:2,4,7 91:12,13 91:17 104:4,11 106:13 107:18	108:5 110:9 112:3,8 116:17 117:18 118:9 122:2 123:5 Cruiser's 17:23 20:23 23:14 24:7,13 25:7,14,24 26:11 29:14,18 30:6 33:13 37:5 49:2 83:23 116:25 CSR 62:9,11 curious 67:4 current 11:13,23 30:5,7 59:18 84:9 currently 32:13 Customer 62:13,14 Customers 13:8 cut 32:15 35:22 63:11	day 25:16 30:20 48:13 50:18 96:25 97:25 98:1,10 101:10 120:9,12 121:16 123:8 day-to-day 28:24 deal 42:12 Dear 123:7 December 23:8 29:20 30:15 31:1,2,3,4 79:18 declaration 71:9 82:17 declarations 47:13 declaratory 70:15 declare 122:22 dedicated 45:1 defend 71:10 Defendant 1:11,13 2:14 5:21 70:5 Defendants 1:7 2:9 5:17 69:4 70:4 Defendants' 4:1 119:13 defending 78:4 defense 82:18 define 99:15 defines 92:15 99:12 definition 55:3 degree
D			

12:17 70:23	details	distinction	dwellings
Delahunt	83:25 84:17	94:20 95:1 101:12 105:15,25 106:2	33:24 103:3
2:2,2 5:13,14,14 49:10,17 53:24 55:5 63:12 64:7 67:13 68:2,6,15 71:6,9,15 71:19,22 72:19 75:23 76:4,6,9,11 76:16,18,22 77:13 77:24 78:1,4,11,20 78:22,25 80:8 86:16 89:4,13 97:18 98:4 100:6 101:15,22 102:2 104:5 107:24 110:25 115:2 116:13,21 118:17 118:21 119:1	determination	DISTRICT	
delay	28:8,14,22	1:1,1	E
87:22	determine	DNOC	E
delegated	27:25 49:14	52:25	2:2 3:1
14:18	dictated	document	e-mail
department	43:4	37:11,13,14 39:15,19 39:21 44:15 45:17 45:23 47:14 53:8	81:15
51:1	difference	65:18,23,25 66:10 66:16 74:5 80:12,19 80:25 81:8,10 82:1 91:7 92:15 93:7 96:4 103:11,19,21 103:22 104:24	earlier
depending	16:22 23:10 25:4 27:15 31:24 32:6,9 34:18 37:2 41:19 42:9,12 43:6 45:17 45:23 48:23 52:10 57:24 58:1 59:19	110:6 113:2 122:22	29:13 33:15 35:5 38:2 44:20 48:10 62:25 75:9 79:16 87:12 89:19 91:8,10 94:2 96:7 106:22 113:3 116:2,6
61:11 106:19 110:17	documentation	early	
depends	77:14 84:2,11,12,22	80:6	
14:15 21:8 41:20	85:5 88:23 90:1,1 92:24 97:15,19,22	earphones	
deponent	101:7 102:11	22:22	
5:24 122:24	108:24	easily	
deposition	direct	75:2	
1:12 5:2,6 6:20,22,24 7:8 8:10,19 9:3,11 9:12,15,21 10:6 30:16,19,19 75:10 75:24 78:5 82:21 119:11,12 121:7 122:1,4 123:6,8,10 123:13	3:4 6:15 121:14	education	
depositions	direction	12:25	
10:16,23	121:14	effect	
describe	directly	41:5	
94:20	15:2 66:22 86:3 94:14 96:22	effective	
Description	disagree	19:8	
4:2	78:16 79:6 86:11	effort	
designed	discovered	7:18,22	
49:19 51:6	113:6 116:8	either	
	discovering	53:12 81:23 82:14 104:20	
	114:24	email	
	discovery	62:4,15 63:19 64:9 80:25 81:11,16,21 83:2,15 85:7 87:14 88:6 116:1 123:25	
	discrepancy	emails	
	107:22 108:11	4:9 63:5	
	discuss	employee	
	19:6	38:10 121:10,11	
	discussed	employees	
	33:15 38:1 116:6	12:10	
	discussing	employer	
	61:1		

11:13	78:15,18,25	87:5 88:4 110:12	first
engage	excerpt	122:22	6:11,23 7:10 17:15
36:7	80:23	fair	18:15,19 34:19,21
ensure	excess	12:4 71:4,18 74:17	34:25 35:22,23
34:9 49:25	64:24,25	95:18 97:16 102:12	42:15 53:4 66:11
enter	excuse	111:20 114:11	68:2,14 72:12,12
72:16 73:5	18:22 36:13 60:20	falling	79:17 94:16 99:7
entered	exhibit	22:22 49:25	100:11 101:2
118:2	20:1 30:1 37:7 39:10	familiar	102:12 105:7 111:6
entire	40:9 47:25 63:6	17:2,25 22:23 33:13	firsthand
12:14 14:12 55:19	67:7 72:17,18 73:6	35:5 37:11,13 39:19	44:23
entirely	110:3 117:25	65:22 66:15	five
99:19 100:22	119:13	Fantastic	10:18 67:14,15,16,17
entitled	Exhibits	71:24 73:4	93:25
114:10	4:1 44:4	far	FL
entity	existed	9:8,22 11:15 29:24	2:18 123:3
104:15	56:7	fashion	Floor
equate	exists	83:13	2:7,12 123:19
88:24	44:24	fast	Florida
ERRATA	expect	19:8 117:9	120:3,6,7,15,15
3:10 122:3	9:2	February	121:3,6,19
error	expected	1:17 4:9 5:5 62:5	flow
106:15 122:7	106:23	120:9,12 121:16	61:15
errors	Expires	123:1,8	Flyway
122:4	120:16	fees	1:6 2:10 5:4,18 69:5
ESQUIRE	explain	90:7	70:4
2:2,6,11,16 123:2	82:23 92:4 93:3,8	Fifth	follow
et	explains	2:12	69:7 75:2 95:5,16,19
5:5	101:12	file	102:8 106:23
event	extend	38:19 48:25 49:24	114:13 115:10
53:19	115:6	51:7 52:5,7 83:21	follow-up
everybody	extended	90:16 91:12	111:3
75:1	115:12	filed	following
everybody's	extension	123:14	95:14
73:25	115:15,17	files	follows
exact	extent	104:17	6:12 61:8
13:19 31:6	14:12 18:4 72:14	financially	force
exactly	74:22 75:3,5 78:17	121:12	35:1
44:16 49:22 82:11	88:25 89:1 91:16	find	foregoing
100:8	eyes	20:5 28:25	121:8,13 122:22
Examination	51:8 77:17	fine	forgive
3:4,5,6,7 6:15 69:1	<hr/>	8:5 21:25 60:2 76:14	102:6
111:4 117:14	fact	finish	forgot
example	51:4 110:8 114:24	7:20 81:5,6	110:2
16:15 116:17	facts	finished	form
exception		7:23 55:7	4:4,5,12 21:20 22:9

24:6,11,16 26:3,5,7 26:10,17,19,21 27:11,11,13 28:1,2 28:10,15 29:25 30:13 32:12 38:16 38:22,25 39:2,6,10 39:25 41:18 42:24 45:7,13 46:15 48:18 49:9,16 50:20 53:22 55:5,21 56:3,16 57:8 59:6 60:7 61:16 64:6 75:11 76:3 77:13 80:7 82:9 83:13 85:10 86:1 87:2,16 88:1 88:17 89:5,12 90:10 93:5,14,21 94:12 95:9,20 97:5,18 98:4,8,13 99:20,25 100:5 101:14,22 102:15,23 104:13 106:18 107:8,23 108:12,22 109:9,21 110:20 112:4 113:11,25 114:12 115:1,9,17 116:12 116:20 117:2,19 118:8,11,18,22 123:2,7	FRCP 1:13 free 76:18 Friday 1:17 123:12 front 33:11 45:23 46:2 69:21 71:17 74:6 80:22 83:5 103:11 103:11 112:22 fully 51:24 52:3,12 funds 67:1 further 107:6,12 108:14,17 109:8 110:16,17 118:20 121:10 future 54:13	Gainey's 78:7 garbled 79:13 general 1:9,14 2:14 5:21 39:5 42:15 59:9,12 generally 13:5 21:7 27:8,16,20 34:24 43:22 49:7 51:14 52:11 54:14 58:2 84:24 generated 54:16 gentlemen 83:12 84:7 85:8,23 87:1,15 88:7 Georgia 2:16 5:23,24 21:20 21:23,25 22:9 24:19 26:7 30:13 32:12,17 38:16 39:2 41:18 42:24 44:12 45:13 46:15 48:18 49:9,16 50:20 53:22 55:12 55:21 56:3,16,19 59:6 60:7 61:16 64:6 67:15,18 68:8 75:11 76:3,5,21,24 77:5 78:1,7 80:7 82:9 85:10 86:1 87:2,16 88:1,17 89:5,12 90:10 93:5 93:14,21 94:12 95:9 95:20 97:5 98:8,13 99:20,25 100:5 101:14 102:3,15,23 104:13,23 105:1	54:12 giving 8:2,3 30:19 68:12,13 glance 49:20 glaring 50:2 51:5 go 6:22 7:9 9:9 18:25 19:25 23:11 42:15 43:7 45:19,21 46:6 50:4 55:21 58:2 63:4 66:22 67:5 68:4 70:2,17 71:25 77:8 78:21 79:9 83:21 86:1 93:16 99:6 105:5 116:4 119:4 goes 42:10 58:20 going 6:22 8:1 11:11 16:4 21:20 35:14 38:16 39:8,15 48:4 50:6 52:10 53:4 55:25 61:25 65:17,18 66:14 67:19,25 68:14 71:24,25 73:9 75:3 77:20 78:14 91:2,3 107:5 114:5 119:5,10 Goldberg 1:23 5:9 120:6,14 121:6,18 good 5:1,13,19,23 6:17,17 68:1 119:1 google 34:12,16,20,22 36:19 googling 36:7 Gotcha 53:13 GPD0006297 65:10 graduated
forms 27:19 57:8 forth 118:6 forward 16:4 forwarded 123:14 found 107:20 108:7 four 10:13 45:24 93:25 fourth 10:12,14 FPR 1:23 120:14 121:18 frankly 83:24	G G-R-A-Y 11:18 Gainey 2:16 5:23,24 21:20 21:23,25 22:9 24:19 26:7 30:13 32:12,17 38:16 39:2 41:18 42:24 44:12 45:13 46:15 48:18 49:9,16 50:20 53:22 55:12 55:21 56:3,16,19 59:6 60:7 61:16 64:6 67:15,18 68:8 75:11 76:3,5,21,24 77:5 78:1,7 80:7 82:9 85:10 86:1 87:2,16 88:1,17 89:5,12 90:10 93:5 93:14,21 94:12 95:9 95:20 97:5 98:8,13 99:20,25 100:5 101:14 102:3,15,23 104:13,23 105:1	G GGL0026067 62:23 GGL26067 19:22 GGL31463 46:23 47:14 give 6:6 8:5 14:13 25:8,15 51:8 68:8 87:20 117:11 given 20:11 85:25 100:2 gives	39:8,15 48:4 50:6 52:10 53:4 55:25 61:25 65:17,18 66:14 67:19,25 68:14 71:24,25 73:9 75:3 77:20 78:14 91:2,3 107:5 114:5 119:5,10 good 5:1,13,19,23 6:17,17 68:1 119:1 google 34:12,16,20,22 36:19 googling 36:7 Gotcha 53:13 GPD0006297 65:10 graduated

12:24	83:20,22 84:5,17,21	21:15 26:19 45:4	83:13
grants	84:22,23 85:1,3,4,6	78:5 103:3 112:24	hypothetical
44:10	86:19 87:13 88:5,23	113:9,21 115:15	41:21,22 98:7 99:22
Gray	hand	Hawley-branded	99:24
1:13 2:19 3:3 5:3,25	6:5 83:4	103:25	hypothetically
6:10 21:23 120:8	handled	head	41:14
121:7 122:1 123:6	44:25 90:19	7:13 17:17 31:19	<hr/> I <hr/>
123:24	happen	32:23 33:16	idea
great	16:23 45:9	health	14:14 15:19
68:25 69:11,24 73:6	happened	10:3	identification
74:11 81:14 103:19	20:21 30:17 90:17	hear	119:14 120:19,20
greatly	happy	24:22 55:14 71:22	Identifying
39:3	9:1	110:18	17:11
ground	hard	hearing	important
6:22 51:8	24:22 55:13 79:12	7:3	95:5,8 101:6
grounds	hate	heart	impose
42:18 46:12 48:16	52:9 95:24 96:19	88:8	22:16
49:8	Haw-	help	imposed
group	35:19	75:5 105:8	43:10
77:12 78:17 79:1	Hawley	helps	impossible
grouping	1:3 4:3,7,8,12 5:3,15	103:14	41:21 49:22 118:12
74:5,11 80:23	13:22,22,25 14:2,7	hereinafter	incepted
groupings	14:14,20,24 18:5,10	6:12	111:17
74:22	19:7 20:12 21:2,11	hey	include
guess	21:11,18 22:5,8,14	27:4	57:7
8:3 13:14 16:7,25	22:18 26:14 30:18	higher	included
18:19 23:2 58:11	33:5,15 35:20 42:3	70:2	23:25 26:21 78:13
59:7 92:24 100:24	42:4,23 43:5,10	highlighting	inconsistency
117:12	44:17,25 45:12 47:6	73:17	49:7,15
guessing	50:19 51:10,14,15	hold	incorrect
13:18	56:15 57:1,2,3,11	76:4 79:1	46:11 116:10
guideline	57:15,16,21 58:5,14	holds	increase
95:14	58:17 59:3,13,20	78:9	114:23
guidelines	60:4,6 61:15 65:11	honest	indemnify
4:7 43:23 61:18,21	67:2 70:3,14,21	60:9	71:10
91:4,18,23 92:24	71:1,2,9 72:8,10	honestly	indemnity
95:5,6,19 99:1,6	75:9,16 77:10,22	45:8,19 75:17,25	82:18
100:3 102:24	78:9,11 82:17 85:25	hopefully	indicate
105:21,22 106:24	86:10,25 87:7 91:15	73:22	39:24
112:22 113:3,9,22	93:17 95:6 99:12	hours	indicated
guys	104:18 105:24	123:11	46:9,10
67:11,17 68:20 119:1	106:24 114:11	housed	individual
	116:6,7 117:17,25	44:25	28:19,21
<hr/> H <hr/>	118:4,15 122:2	hundred	industry
habitability	123:5	51:18 65:13	12:13
81:19 82:7,12 83:16	Hawley's	hurt	

ineligibility 106:7	instance 27:17 36:17 56:25 80:10 104:20 107:16 114:2	65:1 intent 49:23	18:11,15 19:16 24:8 24:9 33:4,5,10 36:12,14 42:3,23
ineligible 93:1,4,11 94:6,10,14 94:17 106:8,9 113:8 113:21 114:25 115:8	instances 42:25 43:2 57:17,20 107:11	interested 121:12	45:12 51:20 52:17 52:25 53:2,14 55:19 56:2 58:17 63:25 64:18 65:14 104:10 104:19 105:24 106:24 107:18
inexpensive 51:7	instruct 76:25 78:6	interpose 77:6	issues 43:6 51:5
infinite 107:13	instruction 78:7	Intervenor 1:11,13 2:14 5:21 70:5	issuing 20:8 56:24 57:3 91:17,18 104:3 118:10
information 8:11 11:16 17:13 20:11 24:11 28:6 34:2 42:17 44:15,18 46:11 48:15 50:17 61:2 62:16 63:22 106:16,20 107:2 108:8,14,17 109:1,7 109:19 116:9,17	instructions 7:9 9:9 44:17 115:11 122:4	investigation 34:8 36:24 37:5 107:12 113:7 116:5 116:11,19,25	J
initial 15:19 19:19	insurance 1:3,9,14 2:15 5:3,15 5:22 13:6,8,9,10,22 13:25 14:1,2,7 15:8 16:20 17:16,20,20 17:24 20:12,16,22	invoice 4:10 66:1,4,6,12 110:2,8,13	J 38:5,7
initially 89:22	26:22 27:1 33:9 41:11 61:8,11 62:9	involve 31:15,21,23	Jackson 80:25 81:17
injury 88:20	65:3,7 70:3,14,19 91:15 93:17 101:3 108:9 116:10	involved 14:19,23 51:17 64:4 90:21,23 114:6	JAMES 2:16 123:2
inserting 101:18	insure 16:9 32:6,9 107:5	involves 32:3	jgaineny@bassuw.c... 2:18 123:4
inside 51:1	insured 34:5,17 37:22 38:1 41:10 60:14,18 61:1	involving 33:14 84:7 85:23 87:14	Jim 5:23
sofar 44:10	61:5 63:22 66:13,20 66:22,24,24 70:19	issu- 64:4	join 49:10
inspected 40:14	81:23 89:20 101:13 102:19 107:4 110:9 110:13 113:8,20 114:24	issuance 21:12,18 22:8 23:12 41:3 57:6 58:9	June 120:16
inspection 4:5,6 37:16,18,21 38:14,22 39:1,5,9 39:22,23,24 40:3,3 40:4,7,18,21 41:4 41:11,14 42:18 46:6 46:12,20,20 47:17 48:4,16 49:19,24 50:16,17 51:3,6,11 51:13	insured's 66:22	issue 17:1 20:11 21:15 29:20 30:10,12,15 32:9 43:5 56:1 57:11 58:9 59:20 71:3 77:14 79:17	jurisdictions 85:1
inspections 41:1 50:25	26:22 27:1 69:5 71:11	82:16 84:2,18,22 93:19 100:23 106:15 107:6 113:9 116:5	K
	insurer 16:11,12	issued 6:21 14:20 17:5	Katzenmeier 2:11 3:6 5:19,20 6:16 6:18 19:25 20:3,4 21:21 22:3,4,11 24:21 26:9 29:23 30:3,4,23 32:15,19 32:24 38:20 39:4,9 39:13,14 40:7,11,12 41:23 43:1 44:2,6,7 44:19 45:15 46:16 47:23 48:2,3,21

49:12 50:3,22 54:3 55:9,13,17,18,24 56:4,8,11,17,22 59:11 60:10 61:19 63:4,9,14,16,17 64:10 67:5,9,14,16 67:24 69:10 79:21 79:24 80:2,14 91:5 100:14 110:22 111:2,5 112:6 113:14,17,19 114:3 114:16,18 115:4,13 115:19 116:15,23 117:4,7 119:4	39:7 84:8,9 86:13 110:10	L language 71:2 lastly 9:8 law 2:2 5:14 54:13 84:25 115:18 laws 114:14 lawyer 70:22 lead 42:7 87:6 88:5 107:3 110:12 learn 87:11 learned 109:6 leasing 30:8 Legacy 89:25 90:3,9,15 legal 1:24 5:8 29:20 30:10 30:12,15 123:18 let's 18:4 23:11,11 41:14 66:3 67:9 77:8 90:9 93:24 113:5 115:22 115:23 117:4 letter 3:11 123:15,15 level 28:23,24 License 120:20 limit 9:10 limited 9:11 line 62:20 81:25 117:25	122:7 listed 34:17 lists 37:22 literally 37:2 litigated 88:19 litigation 69:15,16 70:6,7,11 77:11 78:16 79:1 83:10 84:9 little 11:12 32:16 43:16 55:10,13 63:20 70:2 77:9 79:12,12 living 101:4 lkatzenmeier@rik... 2:13 LLC 1:6,6 2:7,9,10 5:4,5 5:17 17:2 37:22 Lloyd's 33:12 LLP 2:12 5:20 location 41:10 83:23 London 33:12 long 9:18 11:20 12:1,12 14:10 longer 48:25 49:1,2,4,5,6 101:20 look 16:6 19:5 34:12,12 34:16,19 37:25 47:9 73:14 81:4,5 89:24 107:5,21 109:8 looked 99:2 looking
M			
Magna 1:24 5:8,9 123:18 Main 2:3 maintain 91:12 maintained 27:19,21 maintains 91:13 making 77:19 78:18 94:16 management 1:6 2:10 5:4 12:11 manager 11:25 manual 43:11,12,18,23 44:3 44:9,21 45:5,18,20 45:22 46:1,3 50:5 50:12 58:6,24 61:22			

91:15 95:17 112:25 113:22 115:15 manuals 59:15,18 map 34:20 mark 19:25 29:24 39:9 40:7 44:2 47:23 63:4 67:6 72:17 73:5 122:5 marked 25:18,21 63:13 117:24 118:1 119:14 market 101:5 123:19 marks 119:2,9 matches 47:16 62:24 material 60:20,23 materials 15:6,14,21 17:25 57:3 60:12,15,19 61:14 matter 5:18 6:19 11:10 69:14 70:1,2,6,16 82:17 83:4,17,18 84:12 85:16 88:19 116:5 123:9 matters 5:3 85:20 88:10,11 88:14 mean 21:8 24:15,20,25 25:3,8 27:14,14 30:14 33:16 34:18 34:24 37:1 41:20 44:20 48:25 50:11 52:4 54:24 58:1 59:14 66:11 74:19 83:8,16,19 84:23 90:11 91:20 92:8	94:10 95:10 107:11 meaning 56:6 means 6:23 7:12 9:12 50:13 52:1 62:12 92:4,5 93:9,11,12,13,17 121:14 medications 9:25 meet 41:15 memo 51:23 mention 63:10 mentioned 30:10 41:21 50:5 52:20 71:22 89:18 merely 101:18 merits 30:20 message 27:4 MGA 77:16 78:11 middle 62:23 93:25 105:9,10 Middleton 62:5,8 million 16:22 37:2 mind 110:1 119:8 mine 48:25 49:6 79:5 minute 87:21 93:9 minutes 67:15,15,16,17 missed 20:20 113:12,15 mistake 56:13 moment	50:5 52:20 117:11 Monday 123:12 monetary 97:14 money 54:20 monies 90:8 month 98:2,11,18 100:21 101:6,18 102:19 monthly 25:15 97:11,23 98:23 99:18 101:3,5 102:13,20 months 50:8 92:2,16 99:16 106:5 morn- 6:17 morning 5:1,13,19,23 6:17 move 7:2 8:18 11:11 26:2 39:15 43:13 52:10 78:19 Mt 1:3 4:3,7,8,12 5:3,15 13:22,22,25 14:2,7 14:14,20,24 18:5,10 19:7 20:12 21:2,11 21:11,15,18 22:5,8 22:14,18 26:14,18 30:18 33:5,14 35:19 35:20 42:3,4,23 43:5,10 44:17,25 45:4,12 47:6 50:19 51:10,14,15 56:15 57:1,2,3,11,15,16 57:21 58:5,14,17 59:3,13,20 60:4,6 61:15 65:11 67:2 70:3,14,21 71:1,2,9 72:8,10 75:9,16 77:10,22 78:5,9,11	82:17 85:25 86:10 86:25 87:7 91:15 93:17 95:6 99:12 103:3,25 104:9,18 105:24 106:24 112:24 113:9,21 114:11 115:15 116:6,7 117:17,25 118:4,15 122:2 123:5 multiple 13:10
N			
			N
			3:1
			name
			5:16 6:18 11:17,18 29:1,8 31:10,11 69:3 123:15
			names
			58:14 75:19
			Nationwide
			1:9,14 2:14 5:21 6:19 20:1 30:1 39:10 40:8 44:3 47:25 63:6 67:6 70:5
			Nationwide's
			69:7
			nature
			50:2 82:21
			Nautilus
			65:3
			near
			10:17
			necessarily
			60:16,17
			necessary
			123:9
			need
			8:25 9:2 20:5 24:14 24:19 28:6 62:17 63:22 64:15 76:22 111:8
			needed
			17:12 28:10

needs 17:11 50:14 93:10	notify 51:4	obligations 22:17	45:3,10 46:2,5,6,19 47:7,10,19,22 48:8
never 22:20 54:6,21 56:7 105:2	number 13:19 41:19 47:1,5 47:13,16 48:5 73:16 73:18 74:6,7,8,13 74:14 75:2 90:4	obviously 27:13	48:11,15,22 49:7,13 50:16 51:2,10,20
nevermind 68:18	offer 114:7	office 6:21 81:12,13 123:11	52:1,8,15 53:1,6,16 54:22 55:1,25 56:12 56:23,23 57:7,10,25
new 1:1 2:3,8,8,13,13 7:22 58:10,18 59:4 59:21 60:4,14,18 61:14 63:22 64:14 70:15 112:23	numbers 107:13 111:14,15 111:24 112:20,21 118:2 123:11 63:25 64:21 75:4 97:14	oh 19:10 20:24 21:24 31:2 56:21 70:1 71:12 80:16 103:14 104:25	58:8,19,23 59:1,24 59:24 60:11,22 61:3 61:6,10,20,24,25 62:4,8,11,15,20
NOC 51:24	O		63:3,14,24 64:3,11 64:17,21 65:4,8,10
Nonparty 11:1	oath 3:8 6:23 120:1	okay 7:5,17 8:1,10,25 9:6 9:8,18 10:3,6,15,18 10:20,22 11:2,8,11	65:14,17,18,25 66:3 66:8,8,18 67:1,4,4,9 67:16,24 68:17,22
nonrenewal 114:14 115:21	object 8:20 21:20 22:9 26:7 30:13 32:12 38:16 39:2 41:18 42:24	11:15,19 12:1,4,8 12:12,15,22,25 13:2 13:7,10,15,17,17,21 13:25 14:5,9,13,19	68:22,25 69:3,11,13 69:19,19,21,24 70:8 70:13,20,25 71:8,17
north 13:14	45:13 46:15 48:18 49:9,16 50:20 53:22	14:22 15:2,5,11,14 16:1,1,10,15,19	71:21,24 72:6,14,20 72:24 73:16,25 74:2
Norton 89:25	55:21 56:3,16 59:6 60:7 61:16 64:6	17:4,8,14,25 18:4 18:14 19:3,13,15,18	74:21 75:4,15,19 76:1,19 77:2,8,25
Nos 119:13	75:11 76:3,18 80:7 82:9 85:10 86:1	19:21,21 20:3,5,7 20:13 21:1,7,10,14	78:14,19,25 79:6,7 79:12,15,20 80:3,22
notably 34:11	87:2,16 88:1,17 89:5,12 90:10 93:5	21:17 22:12,16,22 22:23 23:7,11,19,19	80:22 81:4,7,8,14 81:25 82:3,6,16,23
Notary 120:7,15	93:14,21 94:12 95:9 95:20 97:5 98:8,13	23:21,23 24:5,11 25:5,10,18 26:2,10	83:15,18 84:14,23 85:14 86:6,14 87:11
note 122:4	99:20,25 100:5 101:14,22 102:23	26:14,21,25 27:6,8 27:18,22,24 28:8,12	87:23 89:16 90:25 91:7,10,16,22 92:18
noted 20:2 30:2 39:12 40:10 44:5 48:1 67:8 78:25	104:13 106:18 107:8,23 108:12,22	28:14,21 29:8,13,22 29:23 30:5,10,24	93:19 94:6,23 95:1 95:4,18,23 96:4
notes 9:20 63:13 117:8 121:9	109:9,21 112:4 113:11,25 114:12 116:12,20 117:2	31:7,7,14,18,20,23 32:8,25 33:3,7,13	97:12,16 98:20 99:4 99:9,17 100:10,17
notice 40:14 52:16,21 54:11 79:2 85:24 123:8	objection 8:21 49:10 55:5 76:5 76:14,21 77:7 80:8	33:18,20,25 34:7,15 35:4,12 36:6,11,18	103:5 104:25 105:5 105:11,14 106:11
noticed 26:3	89:4 102:2,3,15 104:5 107:24	36:22,23 37:4,7,11 37:14,18,21,24 38:4	107:2 108:3,16
notified 29:20 31:7 51:11 86:7,25 87:7	109:16 115:1,9,17 116:13 118:8,11,17 118:18	38:10,13,21,24 39:5 39:8,8,18,21,23	109:15 110:5,15,16 111:2,12,20 112:1,7
		40:2,6,17,20,24 41:6,24 42:6,21	112:11,17,24 113:2 113:5 114:4,9,19
		43:2,16,21 44:1	115:5,14,20,22 116:4,16,24 117:4
			one-sentence 99:10

online	92:20,20 94:2 99:7	122:22	32:20 34:13
34:12 94:7,19	105:7 122:5,7	pending	pieces
open-ended	pages	9:4	69:17
27:14	45:24 46:1 121:8	Penn	Pierantoni
operations	paid	123:19	2:6 3:5,7 5:16,16
23:9,14 24:7,13 25:7	66:21 110:9	people	68:4,7,12,17,22,25
25:9,14,24 29:14,18	paper	24:22 75:18	69:2,3,4,8,11,12
30:6 33:14 94:8,19	14:3,20,24 33:5,9	percent	71:4,8,12,16,20
opposed	42:3,23 45:12 51:14	51:18 65:13	72:16,20,21 73:5,7
26:18 58:18	65:1	perception	75:12 76:8,10,12,17
option	papers	100:24	76:19 77:2,8,19,25
92:11 95:14	52:23	Perfect	78:3,10,14,21,24
oranges	paperwork	7:5,17 8:1,25 9:24	79:6,8,23 80:1,3,4
79:3	53:4	perform	80:11,16,21 82:15
order	paragraph	14:14	85:13 86:5,21 87:3
36:24 37:4,16 38:14	91:22 99:10	performed	87:18,23 88:2,21
38:22 39:1,6,25	parameters	41:2 51:13	89:8,15 90:13 91:2
40:4	45:14,16	period	91:6 92:19,22 93:6
ordered	parent	12:5 19:24 47:7,19	93:15,23 94:15
38:4 40:17,24 41:1,4	14:2,7,8	47:20 48:6 54:12	95:12,22,24 96:3
41:4,15 117:1	part	62:24 63:10 80:6	97:7,21 98:6,9,16
orderee	25:12 51:17 77:11	111:13 115:6	99:5,8,23 100:1,10
39:24	80:24 91:11,14	periods	100:12,15,16
ordering	96:15 100:2,21	32:4 115:16,18	101:17,24 102:10
123:14	101:2,19 102:12	perjury	102:18 103:1,7,9
organization	particular	122:22	104:8,16,25 105:4
51:1	90:8 109:20	person	106:21 107:10
original	particularly	9:16 29:1,5 75:15	108:2,15 109:2,5,11
122:4,5 123:13	7:7	102:21	109:23,25 110:4,16
overall	parties	personal	117:11,15,21,23
12:11 32:14,18,20	88:20 121:10	110:10	118:3,9,13,20,23
overlong	parties'	personally	place
9:3	121:11	38:8 120:8	1:19 13:9 20:5 22:13
overlook	Partners	perspective	34:1 38:25 61:7
12:10	90:1	49:21	63:20 78:15
<hr/>			
P	parts	pertained	placed
P	73:11	53:5	38:15,21
2:6	party	pertains	Plaintiff
p.m	15:7 36:6	65:6 83:9	1:4 2:5 5:15
1:18 119:10,11	pay	Philadelphia	Plantation
123:12	110:13	123:20	2:18 123:3
PA	payment	phone	please
123:20	66:19	9:16,20	5:10 6:2,4 7:20 8:6
page	pays	Physical	8:14 9:1,9,13,20
3:2 4:2 74:24 75:2,5	66:24,25	37:18	11:16 13:18 29:24
	penalties	picture	39:11 47:23 84:4

87:17 91:24 114:5 114:21 122:1,4,5 123:8,11	66:21 70:16 71:3,3 72:8,10 73:18,22 74:2,3,4,6,7,8,8,10	65:12 premium 53:20 54:1,7 66:21	14:23,25 16:4,5,11 16:17,21 17:5,9 18:6,11 20:14 22:19
PLLC 2:2 5:14	74:13,14,16,18 82:14 83:23 90:3,4 90:4,8 108:10,20	PRESENT 2:21 presently 39:10 40:8 47:24	56:24 66:19 processes 61:7
point 21:3 29:15,17 54:8 64:5 75:8 80:19 90:2 92:12 96:11,18 96:18 114:7	109:3,20 111:13,14 111:17,24 112:13 112:13,14,15,15,20 112:21 113:8,10,21	President 83:14 press 103:15	produced 73:10 120:19,20 production 73:11,13 74:12 80:24
pointing 86:23	113:24 114:10,15 114:20,23 115:6,6 115:11,16,17	PRESTON 2:16 123:2 presumably 20:16	productions 73:10 Professional 120:6,15 121:6,19
policies 14:3,20,24 17:1,5,9 18:6,11 19:8 21:15 21:19 32:8,22 33:3 33:4,10 34:1 42:3 51:13 56:2 57:1 63:25 64:21 65:14 81:19 82:8 108:24	POLK 120:4 121:4	presumption 81:23 pretty 16:23,24 27:14	prohibitive 41:9 project 63:22
policy 4:3,8 17:5 18:15,17 18:20,21 19:4,5,5,6 19:12,16,18,19,20 19:21,24 20:8,12,14 21:12 22:8 23:12 24:7,9 30:22 31:21 31:24 32:4,4,5 33:15 34:25 36:11 36:14 38:1 41:2,3,5 41:11,25 42:8,11,19 42:22,23 44:11,24 45:4,11 46:23 47:1 47:4,6,7,12,13,16 47:19,20,20,24 48:5 48:6,17,20,23 49:8 49:14 51:20 52:2,18 52:19,24 53:1,1,5 53:19,20 54:5,5,21 54:25 55:4,19 56:6 56:14,25 57:4,6,11 58:9,10,17 59:4,9 59:22 60:6,15,19 62:24,25 63:10,13 63:25 64:18,22,23 64:24 65:9,11 66:20	portion 44:9 46:3 87:24 posed 9:10 28:10 position 11:23 12:2,5,9 29:3 99:17 possibility 42:20 possible 7:18 49:11 50:21,23 69:8 85:6 103:6 107:9 112:5 116:14 116:22 postgraduate 12:25 potholes 50:2 practice 59:12 practices 59:10 pre-inspect 41:10 prefix 65:7 prefixes	previous 12:15 24:12 94:2 previously 10:23 109:13 primary 64:25 prior 15:22 21:12,18 22:8 41:2,2 54:17 75:10 108:8,9 privilege 76:25 77:21 78:9 79:3 privileged 76:6 77:15,18 78:13 privy 86:12,13 problem 69:19 70:9 79:7 104:25 problems 10:3 procedures 34:1 proceed 6:14 79:5 process	prompt 34:15 116:11 prompted 116:19 proper 6:22 properties 25:16 31:18 33:14,19 33:21 65:6 96:25 97:24 101:9 116:18 property 31:16 34:9,12,16,23 36:7,19,25 37:5 38:1 41:12,15 49:20 50:18 51:9 62:17 64:14 65:11 83:14 84:7,19 85:3,3 107:4,4 116:25 prosecution 11:9 protecting 78:8 protection 85:2 provide 7:11 10:1,4 14:15 15:10,20 44:15 62:17 64:15

provided 11:2,5 15:6,9,13,16 23:18,23 26:10,18 26:22 27:1 46:11 86:10 106:16 116:9	98:1,3,5,10,14,19 98:20 99:18,22 100:11,22,25 101:2 101:2,7,8,20 102:4 102:5,8,11,13,14	80:24 81:4,16 87:24 91:23 96:23 97:10 104:23 122:4,22 123:13	83:24 85:17,24 88:16,18 91:7 99:1 99:9 103:4 104:12 105:14,20 106:2,25 109:22 112:5,10
provides 115:15	105:11 106:11 111:20 113:16	reading 21:1 64:9 102:12 105:1	receive 9:20 17:15,19,22
providing 17:12	114:19	ready 68:23 79:5	received 16:3 17:23 20:15,22 31:8,9 35:6,8,11,20 36:3 51:3
public 102:7 120:7,15	questions 7:10 9:22 24:15 25:1 28:6,10 35:2 68:1	real 117:8,12	receives 34:2,3
pull 18:25 43:13 47:11 53:9 61:25 65:18 111:7	68:16 69:7,7 80:18 86:17 97:20,22 100:8 101:12 102:17 110:17,18	realize 114:4	receiving 34:22 36:8,19 48:15
pulled 37:12 44:3 111:15	110:24 111:3 118:5 118:20,21,22	realized 55:9	recision 42:21 53:7,10,14 54:9,17,19,24,24
purpose 8:10 11:8	quick 117:12	really 25:3 42:13 49:24 59:7	revisions 44:17
purposes 54:23 77:13	quite 11:22 45:8 83:24	realtime 87:21	recognize 72:24 73:16 74:13,14 81:8 96:4 110:5 116:1
put 34:13 41:5,12 47:4 60:3 74:24 75:2 102:20	quote 15:24 17:12 62:17 64:16	reaske 35:24	record 5:2,12 7:19 67:20,22 77:23 78:15,18,23 79:4 86:16 96:24 119:8,10 121:9 123:25
puzzle 69:18	quoted 17:12	reason 9:1 10:22 26:17 35:18 36:1 41:6,7 53:6 82:3 86:11,25 87:9 89:2,6,9,10 104:2,6 110:11 117:16 122:7	recovering 90:7
<hr/> Q <hr/>		reasonable 40:2 67:10 123:13	Recross 3:7 117:14
quality 41:16	raise 6:4	reasonably 9:18	rectified 54:17
ques- 7:10	raised 109:16	reasons 25:4 34:18 40:23	Redirect 3:6 111:4
question 7:20,20,22 8:4,13,15 8:16,17,20 9:4,5,9 9:10 15:23 22:1 23:2 24:18 25:5,8 25:10,12,23 32:1 35:4,23,24 37:3 41:21 42:13 54:23 55:11 58:11 60:1 66:18 80:18 87:17 87:19 90:6,12 94:14 95:11 96:12,22,23 97:3,8,10,13,16,24	Ray 68:1,2 69:3 71:6 76:6 77:13 86:16 104:13 104:24 108:23 117:10	recall 17:14,17,18 18:8,9 18:14 21:13 22:10 28:11 29:8 31:12,13 33:20 35:5,10 36:5 36:16,21,22 37:6 51:22,24 52:16,21 53:6,9,14 64:8,9,20 74:7 75:15,17,25 77:5,12 79:16,20 81:22 82:10,13	refer 47:5 48:5 52:13 58:4 58:16 59:2,20 60:4 60:5 61:12 63:25 74:22 75:3,3 80:9 84:18,20 91:17 92:8 94:13 102:14 103:21,22,23
<hr/> R <hr/>			

104:14 111:6 reference 105:7 referral 42:4 57:11 106:6,8 114:11 referred 50:9,14,19 57:16,21 64:23 87:14 88:6 92:3,6 93:10 94:2 105:17 109:1 113:2 116:2 referring 19:6 23:24 32:4,5 43:19,24 44:10 45:22 52:6,19 53:10 53:18 54:9 57:15 69:16 70:7 75:22 79:24 81:18 82:8 84:6 85:7 86:18,21 94:16 104:14 105:12 107:16 109:2 111:13,24 refers 47:1,3,6 66:19 96:15 97:17 refrain 7:22 regard 72:7 75:7 100:4 104:3 108:25 109:17 regarding 30:17 84:18 85:2 regards 61:9 84:25 115:21 reinstatement 43:7 related 85:7 89:1,3,7,10,11 relates 96:13 relating 73:8 97:3 relationship 14:6,11 32:20 33:1	90:17 relative 121:10,11 remember 18:13 21:6 31:6,10 33:17,19 52:24 53:5 60:8 70:18 75:19 83:25 84:2,14,17 remitted 67:2 remote 7:8 remotely 5:7 121:7 removed 11:16 29:24 renew 113:23 114:10,20 renewal 19:18,20 41:2 58:10 58:18 59:4,21 60:19 72:10,12,13 74:9,15 90:3,8 112:13,18 113:10 renewed 60:15 112:17 renewing 56:25 60:6 108:9,9 109:6,20 Renier 2:6 5:16 69:4 renier@cooperllc.c... 2:8 rent 25:15 97:11,24 101:3 101:5 102:13,20 rental 27:4 33:23 48:13 84:19 92:6,12 94:7 94:19,24 98:22,23 98:24 102:14,22 103:25 106:4 116:9 rentals 50:7,8,14 62:18 64:5 64:19 65:15 80:6 92:2,3,15 94:4,21	96:13,16 97:4,17 98:3,12 99:13 100:23 101:21 105:13,16,16,18,25 107:4 108:6 116:18 rented 23:15 25:16 50:18 96:25 97:24 98:1 101:9 102:19 repeat 87:18 96:20 rephrase 32:1 49:3 55:11,12 58:11 88:3 113:18 report 4:6 12:11 39:22,23 40:3,8,21 41:15 42:18 46:7,12,20 47:17 48:4,16 50:16 50:17 51:11 79:25 121:7 reported 1:23 86:3 reporter 3:9 5:9 6:2,4,13 7:5 20:2 30:2 39:12 40:10 44:5 48:1 63:7,15 67:8 87:19 87:20,25 117:24 120:7,15 121:1,6,14 121:19 reports 40:18 51:13 represent 5:11,21 69:4 70:4,25 86:9 representation 69:25 71:5 74:1 representative 62:13,14 represented 41:16 representing 5:17 reproduction 121:13	request 79:2 112:1,7 requested 40:21 72:15 87:24 121:8 requesting 60:23 61:7 70:15 requests 79:2 required 6:24 15:12 21:17 22:5,7 58:4,16 59:2 59:20 60:4,5,14,18 95:16,18 112:18,23 requirements 61:14 requires 15:13 rescind 42:23 44:11 45:4,11 55:4,19 56:2,6,14 71:2 rescinded 53:2,20 54:5 research 107:12 residential 48:12 resolve 108:10 respect 16:25 36:11,14 52:17 59:12 responding 72:25 response 6:20 7:12 25:18,21 25:23 73:8 108:5,6 responses 7:10 8:2,3 responsibilities 12:8 responsible 29:1 60:25 rest 44:13
--	--	---	---

result	118:23	46:23 48:12 50:7,7	103:10,17 105:7,10
40:4	Riker	50:17 60:8 94:18	113:5 115:22,23,24
results	2:12 5:20	scenarios	117:4
51:11	risk	16:22 27:15 37:2	seeing
retail	16:8 31:24 32:6	schedule	52:20 74:19 117:22
20:11 48:24 66:2	42:10,10 50:13 60:4	123:11	seek
90:1,19 108:18	60:5,21,24 61:1	school	108:13
109:14	113:8,20 114:24	102:7	seeking
retract	115:7,7	scratch	26:22 27:1 70:21
80:18	risks	38:13 114:21	71:2
return	32:9 42:12,15 114:8	screen	seeks
54:6,20 123:15	RLI	18:25 19:1 23:13,21	82:17
returned	14:1,2,6,8,9,11,22	37:8,9 39:16 43:14	seen
53:21 54:2	16:16,17,20 30:18	61:24 62:2 65:17,20	22:20 66:12 103:2,4
returning	31:8,9	69:20 80:15,20	103:19 105:2,2
50:16	role	103:11 110:23	118:4
returns	17:8 20:8,10,10 90:3	115:23,24	send
50:17	90:14	scroll	27:5,7,10,12,20,25
revealed	room	19:3 24:14,19,23	28:5,15 54:7 57:2,5
42:17 46:11	68:21	35:14 40:13 43:16	sent
review	rough	43:21 46:19 48:9	15:2 27:13 51:14,16
44:13 83:21 92:10,13	119:5	50:6 66:9,14 71:24	51:24 54:11,17
121:7	RSUI	73:22 92:19	sentence
reviewed	26:4,17,21 27:25	scrolled	50:11 81:15 91:25
50:25	28:9	19:8	separate
reviews	RULE	scrolling	73:10 83:17 85:16,20
51:4	1:13	105:5	88:10,11,14 100:7
revisions	rules	second	101:8 102:17
58:24	6:23 43:4,9 44:21,22	2:7 7:17 68:8,9 97:24	September
right	45:3 58:20,22,23	98:1 101:7,19	30:24 35:15 36:2
6:4 9:24 13:2,20	59:3,16,19 61:8,12	108:20 109:3	40:15 46:21 79:22
17:19 23:13 25:3	85:1,2	113:15	111:10,22
27:16 32:21 35:4	run	sections	served
37:9,23 38:11 43:9	27:15	92:25	25:13
44:3 47:8 62:23	<hr/> S <hr/>	see	service
63:12 65:22 70:24	SAF010208	16:6,8 18:4 19:1	62:13,14 77:14
71:12,15 72:8,9	65:4	20:24 23:21 25:2	services
74:5 76:12 78:3	Safety	34:13,20 37:9 39:16	1:24 5:8 14:13
80:15 83:11 88:3,24	65:7	43:14,17,22 44:13	123:18
90:5,20 92:21 94:18	saying	60:11 62:2 65:20	set
99:23 101:24	52:5 89:1,20 90:21	66:3 67:9 69:11,21	59:15,18,19 63:5
103:10 104:21	90:22 100:2	70:1 72:1,2 74:24	67:6 110:25 118:6
105:19 107:15,19	says	81:2,14,25 91:22	Seven
109:2 110:17	19:21 25:2 26:3 27:4	92:16,23 93:24 94:1	123:19
111:19 114:19	37:18,21 38:4 40:14	94:4,6,8 97:8,12	shake
115:23 116:1		99:9,12 101:6,7	7:12

share 18:25 37:8 53:19 69:9,20 90:2,7 103:8,15 115:23	similar 35:4 94:7,19,22,23 94:24 105:8,13,16 106:12 114:19	79:10,14 83:18 87:21 92:21 96:19 100:14 103:16 104:9 105:21	specifics 33:17 64:15
sharing 61:24 65:17 80:15 91:3 110:1,22	simply 24:15 85:12 97:23 100:17 101:9	113:12 114:4 116:7 117:6 118:11 119:2	speculate 52:9
sheet 3:10 122:3,6	sir 70:11 71:25 72:2,4 72:22 73:2,14 74:8 75:5,13 77:4 79:9	33:24 67:21 93:25 94:2	speculation 95:10
shop 91:3	sought 82:25		speculatory 95:11
short-term 30:9 50:7,14 62:18 64:5,19 65:15 80:6 84:19 92:2,6,12,15 94:3,21,24 96:13,16 97:3,17 98:3,11,22 98:23 99:13 100:23 101:21 102:14,22 105:13,15,18,25 106:4 107:3 116:18	sound 107:5		spell 11:17
shortly 73:23	sounds 111:19		spoke 75:9,16
show 7:13 48:11 73:9 80:22	source 43:9		spoken 76:1
showed 39:25 47:17 48:6 62:25 79:21	South 23:16 38:9		stage 15:19
showing 47:8	SOUTHERN 1:1		stand 71:13
shown 72:22	speak 90:17 112:15		standard 15:8
shows 80:5	situation 14:17,18		stands 73:17 74:8
side 45:1	situations 85:5 107:13		start 14:25
sign 3:11 122:5 123:10,13 123:15	slammed 57:18		started 30:15
signature 122:24 123:9,15,22	Slow 19:7		state 5:11 54:13 70:15 114:14 115:18 120:3,7,15 121:3
signed 34:5 120:12	small 91:11,14		stated 34:9 122:22
silent 9:19	smart 102:8		statement 79:4 82:6
	somebody 57:18 75:9 90:22		states 1:1 94:7
	soon 19:4 34:22		stating 88:13
	sorry 10:13 11:4 14:23		stenographic 121:9
	specific 19:10 20:20 22:5		stenographically 121:7
	specifically 24:3,24 25:20 28:18		steps 106:17 107:21
	signed 32:15 35:19,22		108:10,17 109:8,12
	soon 36:13 46:17 48:10		109:18
	silent 49:3 55:6 56:4		
	steps 57:18 58:14 73:2		

stop	35:7,21 36:4 57:8 96:1 104:18 111:7,9 111:21,21 112:2,8 112:11,17	team	89:17 90:25 110:19 110:20 111:1 118:23,25
Street	111:21,21 112:2,8 112:11,17	technically	Thanks
2:3 83:14 123:19		54:6	119:1
strictly	sure	tell	theft
95:19 106:23	6:19 22:3,3,15 26:16 27:16 29:2 32:2,2 33:24 34:16 35:24 44:16 46:8 57:19,19 58:13 59:17 62:22 65:13 70:9 73:24 74:23 78:24 80:11 84:1,5 100:19 101:4 108:24	6:11,24 8:4,6 11:13 13:4 15:20 19:4 20:7 30:12 37:14 38:7,19 39:21 43:2 62:11,16 63:18 64:22 65:25 66:3,10 66:15 70:17 77:20	11:10
strike		telling	theirs
16:2 17:14 18:14 22:6 31:10 33:8 35:24 38:13 40:24 42:6 60:13 64:17 114:21 116:7		33:22	29:21
Stuff		Ten	thing
50:2		67:15	34:19,21,25 43:22 53:12 115:23
subject	Surety	tenant	things
62:20 81:25 85:8,23	65:9	23:15 29:21 83:13	41:19 65:12 67:25
submission	suspect	tenants	think
15:23 96:9 106:7	44:22	85:2	11:15 31:5 33:23 38:8 51:22 53:8
submit	swear	term	54:10 56:12,12 58:11 62:9 63:7,9
60:14,18 92:9,13,25 93:4,9,24	6:2,5	19:11 56:1,5 70:24 84:24 85:4	71:7 72:19 73:19,19 74:1 83:22 89:18,25
submitted	swindle	terms	97:19 100:21
18:1 25:25 93:10 108:4 111:23 113:7	8:12	54:11 106:6,6 108:23	105:11 108:23
submitting	switch	testified	111:13 115:22
94:3	80:17 91:3 103:7	6:12 44:20 75:9 79:16 91:8,10 106:22	117:4,7,9
subpoena	sworn	testify	third
4:11 6:21 69:22,24 69:24 72:22,25 73:8 73:9 77:14	6:11 120:10	69:25 72:1,7 77:21	74:11 80:23 90:3 91:22 112:23
subsequent		testimony	thought
15:12 74:15		3:3 6:5 10:1,4 11:2,5 75:13 79:9 85:18,19	55:7 88:25
sequential		89:19 96:7 101:19 106:25 119:9	thoughts
34:4		texting	64:13
suggested		9:13	thousands
29:13		thank	46:1
Suite		6:1,13 11:11,19 13:2 14:9 20:3 30:3	thread
2:3		39:13,18 40:6,11	63:5
Sunrise		42:14 44:1,6 47:22	three
2:17 123:3		48:2,8 52:15 53:24	10:10,11 73:10,11 93:25 96:14,15,15
supplement		54:22 63:15,16 66:8	101:23 112:14,15
34:4 104:1			thrown
supplemental			70:23
4:4 15:14,20 24:1,5 26:3,15,24,25 27:18 28:1,2,9,15 29:25	tdelahunt@delahu...		Tiffaney
	2:4		62:5,8
			Tim
			5:13 67:25 71:1,5

75:21,22,23 76:13 77:9 110:24	trade 14:16	85:8,23 87:1,14 88:7,20,24 92:23,24 93:8,25 95:2 97:19 97:22 100:7,22 101:12 102:17 106:3,9 112:13,16 112:20,21	30:15 64:3 69:14 70:11,12,13 82:24 83:12 85:21 86:3 88:12,14,16 97:2 111:8 115:14
time 1:18 5:6,10 12:14 22:2 23:12 24:7,9 25:25 43:5 53:4 54:12 55:16 58:2,20 60:15 66:11,14 67:10,20,23 68:1 74:1 79:17 96:21 104:10,18 108:19 118:24 119:10 123:9,13	transcript 7:14 121:8,8,13 122:4,5	transcription 122:5	understood 8:17 9:7
times 10:9 16:14,18 43:6,7 101:23	transcripts 119:6	Tyler 2:21 5:8	undertake 34:8
TIMOTHY 2:2	transpire 41:20	type 37:13,14 64:22	underwrit- 45:18
titled 92:25,25	triage 16:7	types 42:12	underwrite 101:3
today 5:5 7:6 8:11 9:3,25 18:18,21 19:6,14 72:25 75:7,10 83:5 88:20	trial 11:3,5	typically 40:24 41:1	underwriter 28:19,20 29:6,6,7,9 36:9 38:9 51:5 90:16 92:9 93:11
today's 119:9	trick 8:12		Underwriters 2:17,19 4:11 5:25 11:14,20,24 13:5,22 14:10,14,19 15:3,6
tool 51:8	trigger 49:23 107:12	Uh-huh 16:24 88:22 90:2	15:10,16 16:4,10,15 16:16,20 17:4,19 18:10,16 21:12,14 21:17 22:7,12,13,17
top 17:17 24:25 26:4 31:19 32:23 33:16 47:13 81:25	trouble 7:2 103:16	un- 70:10	26:6,11 27:2,9,12 27:19,24 31:15 32:9 33:1,4,25 34:3,8,15
top- 25:2	true 32:7 121:8 122:23	unclear 8:14	34:21 35:6,20 36:3 36:24 37:4 38:11
topic 25:2 52:11 72:2	truly 123:17	under- 61:13	41:16,24 42:2,6,8 42:22 44:10 45:4,11
topics 71:25 72:1,2,3 107:14	truth 6:6,6,7,11,24 34:6	underlying 14:16 83:8 85:9,24 86:18,22 87:1 88:8	51:21 57:2,10 58:4 58:16 59:2,20 60:3 60:22 61:6 64:18 66:2,20,23 81:12
total 84:12,22	truthful 10:1,4	underneath 70:1	86:7 90:18,22 113:23 114:20,22
totally 88:23	try 8:12 9:9	understand 6:25 7:15,24 8:8,13 8:15,23 14:5 18:21 19:15 42:14,16 45:10,25 48:5 56:5	115:5,10 116:8,16 116:19 117:1 123:2
tough 42:13	trying 15:18 28:25 32:19 42:15 53:17 88:24 89:16 100:17,18,20	turn 68:9	Underwriters' 14:6 32:20 49:5 51:1 59:13
	turned 30:21 81:18 82:7,13 83:22	turning 68:10	underwriting 4:7,12 12:13,15 14:20,23,25 16:5,17
	Twelve 99:16		
	two 10:21 83:12 84:7		

16:21 17:5,8 18:6 18:11 20:13 22:19 36:9 43:11,12,18,23 44:2,9,21,22 45:5 45:18,20,22 46:1,3 50:4,12 58:6,24 59:18 61:21 72:7 91:4,12,14 95:4,6 95:16,19,25 96:8,12 99:1,6 100:3,4 103:3 105:14,17,20 105:20,21 106:12 106:24 107:17,18 108:4 109:19 112:25 113:3,9,22 113:22 115:15 117:17 118:1,5,15	vacation 50:8 92:3,6 94:4,21 94:24	106:10,12 vs 1:5	64:14 68:10,22 83:1 83:4 88:19 95:16 102:7 108:24,25 109:16 111:13,24 112:13
unit 14:16	vague 16:23,24 53:17 55:10 70:12 84:8	W	we've 55:25 105:2
UNITED 1:1	vaguely 82:20	wait 76:4,4 104:21	week 25:17 81:19 82:7 97:1,25 98:2,10 101:10
units 14:17 30:8 97:15	varies 15:22,25 27:3 28:3 39:3 49:18 106:19 107:25	waive 123:9,14,22	weekly 108:6
University 12:21,23	variety 40:23	waiver 79:2	welcome 110:21
update 59:15	various 10:24,25 25:4 97:14 107:14	want 8:2 40:13,13 42:10 46:6,19 48:9 50:4	weren't 55:7 90:21
updated 61:7 112:1,7	verbal 7:11,12	56:23,24 64:15 66:9	wholesale 13:6
use 34:9 48:12 65:12 84:24 104:2,3 116:25 117:17	verbatim 77:17	67:11,14,17 68:4 71:1 77:2,23 100:3 101:4 104:21 108:24 111:6,12 116:4,4	wide 40:22
uses 96:8	verification 34:1	wanted 48:11	windows 50:1
USI 62:10 89:21,22 108:20 112:9	verify 41:12	wanting 63:21	wish 123:14
usually 15:17,18 115:18	versus 28:1 58:10 59:21,21 70:3,16 106:6,7	wants 76:13	withdraw 71:13
V	vibrate 9:19	wasn't 86:12 88:24 90:16	witness 6:3,8 11:1,9 21:24 22:1,10 24:20 26:8
v 5:4 122:2 123:5	VIDEO-RECORD... 1:12	waste 73:25	30:14 32:22 38:18 39:3 41:19 42:25
V-R-B-O 106:10	videoconference 1:12,19 2:1,21 120:9 121:7	way 35:2 47:4 60:3 72:16 85:8,22 94:23 101:1 104:20 108:16 117:23	44:14 45:14 48:19 49:11,18 50:21 54:1 55:6,15,23 56:5,9 56:21 59:7 60:8 61:17 64:8 67:12 68:10,19,20,24 77:1 77:20 78:6 80:9 82:10 85:12 86:2 87:17 88:18 89:6,14 90:11 93:22 94:13
VRBO 94:7,18,25 105:16	vis-à-vis 90:14	we'll 8:17 73:5 78:18 79:9 80:17,17	95:10,21 97:6,19 98:5,14 99:21 100:7 100:11 101:16 102:5,16,24 104:6
	voiced 8:21	we're 6:20,22 8:1 9:13	
	VRBO 94:7,18,25 105:16	18:18,20 19:6,14 44:4 52:10 54:10	

106:19 107:9,25	103:24 104:23	67:20	2002
108:13 109:10,22	105:10,10 110:25	11:55	46:21
110:21 112:5	113:17 117:9,12	67:23	2003
113:12,15 114:1,13	118:18	111	12:24,25
114:17 115:3,10	year	3:6	2020
116:14,22 117:3,6	18:23 23:8 30:25	117	18:22 35:15 36:2
117:20 118:12,19	32:13,18 72:12	3:7 4:12	79:22 111:10,17,22
word	73:20 79:18 112:23	119	2021
99:18,21 101:18	years	121:8	18:22 19:11 30:17
words	10:17,18,21 11:21,22	12	62:24 73:20 74:4
13:4 56:13 59:1	12:3,4,22	50:8 92:2,16 106:4	2022
100:21 102:7	yesterday	120	4:9 12:6 19:11 30:18
work	51:23 52:22 53:3	3:8	37:17 40:15 47:24
13:10,22	York	121	48:5 62:5,24 63:9
working	1:1 2:3,8,8,13,13	3:9	63:13 64:9 74:18
16:16	70:15	122	79:23 80:2 81:1,15
works		3:10	86:10 87:4,7 88:6
15:19		123	2023
wouldn't	Zoom	3:11	12:6 31:3 47:25 48:6
44:15 98:14 102:21	5:7	1345	63:10 74:18
107:11		2:7	2024
write		14203	1:17 5:5 120:9,12,16
9:20 93:11,12,18		2:3	121:16 123:1,8
written	1	146	21
14:4,24 33:10 48:23	4:3 20:1 74:24	83:14	19:24 73:21 74:2,15
51:14 57:1 64:13	119:13	16	21/22
65:2 73:19	1,000	12:10 120:16	74:9,16
wrong	102:21	1635	22
46:10	1,800	123:19	19:24
wrote	102:21	19	26067
81:16	1:05	11:21,22	109:4,20
www.MagnaLS.com	1:18 119:10,11	19103	295
1:25	1:22-cv-10354-GHW	123:20	2:3
	1:5	19322	2nd
	10	111:15	120:9 123:8
			3
X	4:12 12:3,4 119:13		3
X	10:04	2	4:5 25:8,10,12,23
3:1 120:19	1:18 5:6		39:10 72:2 96:22
	10105	35:15	3,000
	2:8	36:2 72:2,2	102:21
	10110	2/2/2024	30
	2:13	122:2	4:4 13:14
	11/2023	20	30(b)(6)
	4:8	4:3 40:15 46:21	1:13 72:3
	11:45	73:21 74:2	

30,000-foot-above	7		
49:20	4:9 25:2 63:5,6		
31	72		
74:18 81:1,15 84:6	4:11		
88:6 111:17			
33313	<hr/> 8		
2:18 123:3			
33rd	4:10 67:7 123:1		
2:12	8/2021		
39	4:3		
4:5	8/2022		
3A	4:3,8		
100:22	8/31/22		
<hr/> 4	47:21		
4	8/31/23		
4:6 40:9	47:21		
4:30	836		
123:12	2:3		
40	866-624-6221		
4:6	1:24 123:20		
44	8th		
4:7	120:12 121:16		
48	123:19		
4:8	<hr/> 9		
489			
2:12	9		
<hr/> 5	4:11 72:19,20 73:6		
5	9/8		
4:7 44:4 121:8	37:16		
<hr/> 6	9/8/2022		
6			
3:4 4:8 47:25 63:8,9	9/8/22		
63:13	66:7		
63	9:00		
4:9	123:12		
67	966379		
4:10	120:16		
69			
3:5			
6951			
2:17 123:3			
<hr/> 7			